DOCUMENT RESUME

ED 413 851 HE 030 763

TITLE	FY 1995 Cohort Default Rates for Originating Lenders/Holders.
INSTITUTION	Office of Postsecondary Education (ED), Washington, DC.
PUB DATE	1997-10-22
NOTE	238p.
PUB TYPE	Numerical/Quantitative Data (110)
EDRS PRICE	MF01/PC10 Plus Postage.
DESCRIPTORS	Compliance (Legal); Educational Finance; *Eligibility; Federal Aid; Federal Programs; Higher Education; Legal Responsibility; *Loan Default; Loan Repayment; Postsecondary Education; Program Evaluation; Student Financial Aid; Student Loan Programs
IDENTIFIERS	National Student Loan Data System; Stafford Student Loan Program; Supplemental Loans for Students Program

ABSTRACT

This report provides data on fiscal year 1995 cohort default rates for lending institutions and loan holders with 30 or more borrowers in repayment, calculated from data reported to the National Student Loan Data System by guaranty agencies. Types of loans covered include subsidized Federal Stafford, unsubsidized Federal Stafford, Federal Supplemental Loans for Students (SLS), and Federal consolidation loans used to repay Stafford or SLS loans. Default rates are calculated for originating lenders and for current holders, by state, and in descending order of default rate. Also included is Office of Postsecondary Education identification number; lender name and address; default rate, percent of borrowers in default, and number of borrowers in repayment. (JLS)

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ED 413 851

FY 1995 COHORT DEFAULT RATES FOR ORIGINATING LENDERS/HOLDERS

HE030 763

Office of Postsecondary Education
Guarantor and Lender Oversight Service
Default Coordination Team
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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--ALASKA--							
832835	KEY BANK OF ALASKA PO BOX 100420 ANCHORAGE AK 995100420	13.5%	13	96			
812737	ALASKA USA FEDERAL CREDIT UNION PO BOX 196613 ANCHORAGE AK 995196613	0%	0	72	.0%	0	20

ID	Name	ORIGINATING LENDERS			CURRENT HOLDERS		
		Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--ALABAMA--							
800029	SOUTHTRUST BANK OF ALABAMA, N.A. PO BOX 2554 BIRMINGHAM AL 352900000	31.2%	41	131	.0%	0	6
832310	FORT MCCLELLAN CREDIT UNION P O BOX 5250 FORT MCCLELLAN AL 362050000	17.1%	6	35	17.1%	6	35
831230	SOUTHTRUST BANK/LSC/V (GSL) 307 NORTH GAY STREET AUBURN AL 368300000	15.2%	9	59	.0%	0	1
819548	UNIVERSITY CREDIT UNION 1400 SOUTH 20TH STREET BIRMINGHAM AL 352050000	12.4%	23	185			
831081	ALTUS BANK, A FEDERAL SAVINGS BANK PO BOX 160924 MOBILE AL 366160000	12.2%	19	155	.0%	0	3
800018	SOUTHTRUST BANK OF ALABAMA, N.A. P.O. BOX 2554, STUDENT LOAN DEPT. BIRMINGHAM AL 352902554	11.9%	33	276	10.6%	5	47
800062	THE FIRST NATIONAL BANK OF GREENVIL P O BOX 508 GREENVILLE AL 360370000	11.3%	5	44	11.6%	5	43
831479	ALTUS BANK, A FEDERAL SAVINGS BANK PO BOX 160924 MOBILE AL 366160000	10.0%	3	30			
800023	SOUTHTRUST BANK OF ALABAMA, N.A. PO BOX 2554 BIRMINGHAM AL 352900000	8.5%	207	2,415	9.7%	88	903
829048	SOUTHTRUST BANK PO BOX 3867 AUBURN AL 368313867	7.9%	41	513			
815622	COLONIAL BANK ONE COMMERCE ST., SHANNON O'DONNELL MONTGOMERY AL 361040000	7.8%	35	448	8.0%	16	200
823129	LISTERHILL EMPLOYEES CREDIT UNION PO BOX 566 SHEFFIELD AL 356600000	7.8%	6	76	7.8%	6	76
800061	SUNTRUST BANK, ALABAMA N.A. 201 S. COURT ST, PO BOX 758 FLORENCE AL 356300000	7.6%	7	91	8.0%	7	87
800097	REGIONS BANK PO BOX 2527 MOBILE AL 366220000	6.9%	303	4,362	6.8%	307	4,510
800127	SOUTHTRUST BANK OF DOTHAN, NA PO BOX 809 DOTHAN AL 363020000	6.4%	8	125			
819928	AMSOUTH BANK, NA PO BOX 11785 BIRMINGHAM AL 352021785	5.9%	263	4,416	6.6%	102	1,526

FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
830290	AUBURNBANK 100 NORTH GAY ST PO DRAWER 3110 AUBURN AL 368313110	5.3%	29	540	.0%	0	3
820411	BANK INDEPENDENT 710 S MONTGOMERY AVE PO DRAWER B SHEFFIELD AL 356600000	5.2%	2	38	5.2%	2	38
814556	AMERICA'S FIRST CREDIT UNION PO BOX 11349 BIRMINGHAM AL 352020000	4.5%	6	131	4.6%	6	129
822059	COLONIAL BANK OF ALABAMA, NA 1928 FIRST AVENUE NORTH BIRMINGHAM AL 352030000	4.5%	6	131	.0%	0	1
800134	UNION BANK & TRUST CO. PO BOX 2191 MONTGOMERY AL 361975401	4.1%	4	97	.0%	0	3
815749	MAX FEDERAL CREDIT UNION P O BOX 244040 MONTGOMERY AL 361244040	3.3%	5	149	.0%	0	65
800016	FIRST EDUCATORS CREDIT UNION 3613 6TH AVENUE SOUTH BIRMINGHAM AL 352220000	3.0%	1	33	3.0%	1	33
800067	THE FIRST NATIONAL BANK IN SYLACAUG P O BOX 630 SYLACAUGA AL 351500000	2.8%	1	35	.0%	0	4
829189	AL HIGHER ED LOAN CORPORATION %SOUTHTRUST BK AL 100 OFFICE PK DR BIRMINGHAM AL 352230000				8.8%	244	2,768

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--ARKANSAS--							
820301	MERCANTILE BANK CENTRAL ARKANSAS PO BOX 5581 NORTH LITTLE ROCK AR 721195581	23.7%	113	475	32.1%	9	28
826509	ARKANSAS STUDENT LOAN AUTHORITY 101 EAST CAPITOL AVENUE SUITE 401 LITTLE ROCK AR 722013823	22.7%	157	689	14.9%	520	3,473
820295	FIRST FEDERAL SAVINGS OF AR., F.A. PO BOX 1580 LITTLE ROCK AR 722010000	16.0%	12	75	.0%	0	1
800304	MERCHANTS & PLANTERS BANK SECOND & HAZEL STREETS P O BOX 550 NEWPORT AR 721120000	15.3%	6	39			
814540	UNION BANK & TRUST COMPANY P O BOX 270 MONTICELLO AR 716550000	13.7%	37	269	.0%	0	21
800302	UNION PLANTERS BANK OF NE ARKANSAS PO BOX 6018/300 S CHURCH STREET JONESBORO AR 724036018	13.5%	59	437	1.2%	2	166
800325	NATIONSBANK P O BOX 1681, 200 W. CAPITOL AVE LITTLE ROCK AR 722031681	12.8%	313	2,429	41.0%	283	689
800320	FIRST COMMERCIAL BANK, N.A. 400 WEST CPAITOL LITTLE ROCK AR 722010000	12.0%	114	945	4.7%	5	106
800274	FARMERS BANK & TRUST COMPANY PO BOX 688 BLYTHEVILLE AR 723160688	10.5%	6	57	.0%	0	8
815745	SIMMONS FIRST NATIONAL BANK PO BOX 7408 PINE BLUFF AR 716110000	9.5%	351	3,666	4.6%	104	2,232
800301	MCILROY BANK AND TRUST PO BOX 1327 FAYETTEVILLE AR 727020000	8.9%	26	289	5.8%	1	17
800286	FIRST NATIONAL BANK P.O.BOX 700 PARAGOULD AR 724510000	7.5%	3	40			
800258	FIRST NATIONAL BANK SILOAM SPRINGS PO BOX 130,ATTN:SUE MEEKER SILOAM SPG AR 727610000	7.4%	15	201	.0%	0	93
800245	WORTHEN NATIONAL BANK OF HOT SPRING PO BOX 1000 HOT SPRINGS AR 719021000	6.9%	3	43			
824884	BANK OF DELIGHT SECOND & ANTOICH DELIGHT AR 719400000	6.6%	2	30	.0%	0	4
800244	ARKANSAS BANK AND TRUST COMPANY PO BOX 29000 ATTN PAM BRIGHT HOT SPRINGS AR 719039000	6.3%	13	204	.0%	0	31

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800308	WORTHEN NATI BANK OF RUSSELLVILLE BOX 220 RUSSELLVILLE AR 728010000	5.8%	3	51	.0%	0	31
800259	THE CITIZENS BANK PO BOX 2156 BATESVILLE AR 725032156	3.5%	2	56			
800305	MERCHANTS NATIONAL BANK 723 GARRISON AVENUE FORT SMITH AR 729010000	3.5%	15	426	4.2%	19	443
822778	FIRST NATIONAL BANK IN BLYTHEVILLE PO BOX 809 BLYTHEVILLE AR 723150000	2.4%	1	41	.0%	0	5
800246	ARKANSAS RURAL ENDOWMENT FUND, INC. 1306 WEST 4TH P.O.BOX 750 LITTLE ROCK AR 722030000	1.6%	5	296	1.7%	5	289
800287	FIRST NATIONAL BANK SPRINGDALE ARKA 100 W EMMA P O BOX 249 SPRINGDALE AR 727640000	.0%	0	36	.0%	0	23
815908	WARREN BANK AND TRUST COMPANY PO BOX 350 WARREN AR 716710350	.0%	0	64	.0%	0	8

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--AMERICAN SAMOA--

DRCRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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--ARIZONA--							
830630	AELMAC % S. GENGER 1201 S. ALMA SCHOOL RD STE 11000 MESA AZ 852102014	14.8%	431	2,910	12.6%	594	4,705
800241	BANK ONE EDUCATION FINANCE GROUP PO BOX 29544/STUD LNS AZ1-1264 PHOENIX AZ 850380000	12.0%	2,140	17,784	10.9%	402	3,677
811074	BANK ONE, UTAH, NA PO BOX 29544, STUDENT LOAN DEPT. PHOENIX AZ 850380000	10.1%	62	609	.0%	0	12
816100	BANK ONE COLORADO PO BOX 29544 PHOENIX AZ 850380000	9.7%	501	5,117	21.3%	41	192
832821	M & I THUNDERBIRD BANK/J. SWANSON PO BOX 11856 - STUDENT LOAN DEPT PHOENIX AZ 850611856	9.5%	124	1,293	7.1%	30	417
818274	DESERT SCHOOLS FEDERAL CREDIT UNION 6633 N BLACK CANYON HIGHWAY PHOENIX AZ 850150000	9.3%	3	32	50.0%	3	6
830909	FIRST AMERICAN SVGS, INC 4380 NORTH CAMPBELL AVENUE TUCSON AZ 857180000	7.7%	8	103	.0%	0	7
800193	SECURITY PACIFIC BANK ARIZONA 101 NORTH FIRST AVENUE PHOENIX AZ 850020000	7.5%	35	461	.0%	0	15
822907	RTC CENTRUST % M. SWEET & ASSOC 2005 W. 14TH ST., SUITE 150 TEMPE AZ 852810000	7.5%	61	813	.0%	0	42
818015	TUCSON FEDERAL CREDIT UNION 1160 N WINSTEL BLVD TUCSON AZ 857160000	6.5%	11	169			
828477	SAGUARO CREDIT UNION P O BOX 40875 TUCSON AZ 857170875	6.0%	11	183	.0%	0	18
819598	RTC FLORIDA FED % M. SWEET & ASSOC 2005 W. 14TH ST., SUITE 150 TEMPE AZ 852810000	4.7%	21	443	.0%	0	59
829250	ARIZONA STATE EMPLOYEES SVGS & C.U. 1812 W MONROE ST PHOENIX AZ 850070000	3.5%	6	171	.0%	0	17
830168	ARIZONA FEDERAL CREDIT UNION 5151 N 19TH AVE. % S FITZGERALD PHOENIX AZ 850150000	1.4%	1	69	1.4%	1	69
821666	NORWEST TRUSTEE FOR SLAAA 6991 E. CAMELBACK RD., #B-290 SCOTTSDALE AZ 852510000				10.2%	512	5,010
828610	CASL CORP - NORWEST BANK AS TRUSTEE 6991 E. CAMELBACK RD, SUITE B-290 SCOTTSDALE AZ 852510000				29.6%	32	108

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829064	ARIZONA EDUCATIONAL LOAN MARKETING 1201 S ALMA SCHOOL ROAD SUITE 11000 MESA AZ 852100000				19.5%	25	128
829077	AELMAC %M MICHALOWSKI 1201 S. ALMA SCHOOL RD STE 11000 MESA AZ 852102014	.0%	0	11	7.9%	27	341

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--CALIFORNIA--							
832882	NATIONAL BANK OF THE REDWOODS 111 SANTA ROSA AVE., P.O. BOX 402 SANTA ROSA CA 954044900	32.1%	62	193	75.0%	21	28
830011	VENTURA COUNTY NATIONAL BANK 500 ESPLANADE DRIVE OXNARD CA 930300000	28.2%	245	867	.0%	0	30
830562	FIRST INDEPENDENT TRUST COMPANY P.O. BOX 2562 SACRAMENTO CA 958122562	27.2%	18	66	50.0%	1	2
830681	WESTWOOD FEDERAL CREDIT UNION %FIRST FIN CU, 1600 W CAMERON AVE WEST COVINA CA 917900000	22.6%	26	115	5.0%	1	20
813235	UNION BANK P O BOX 85443 STUDENT LOAN CENTER SAN DIEGO CA 921865443	20.5%	215	1,046	.0%	0	47
829977	FIRST INDEPENDENT TRUST COMPANY PO BOX 2562 SACRAMENTO CA 958122562	17.7%	8	45	.0%	0	1
814815	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	17.0%	478	2,806	.8%	8	963
830664	MARINE MIDLAND EFSI P O BOX 1975 SAN JUAN CAPISTRANO CA 926931975	16.4%	1,452	8,801	13.7%	292	2,126
820166	WESTAMERICA BANK CONSUMER LN DEPT. MAC A-1K BOX 1160 SUISUN CA 945851160	15.7%	6	38	18.1%	6	33
831401	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	14.9%	73	487	16.0%	13	81
830300	GREAT WESTERN BANK LOAN ACCT DEPT 9401 OAKDALE AVENUE, #N0814 CHATSWORTH CA 913110000	14.8%	507	3,407	.0%	0	152
822840	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	14.2%	1,539	10,816	2.2%	36	1,614
831625	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	13.9%	697	4,988	.0%	0	125
824421	BK OF AMERICA, NAT STD LND GP #1242 PO BOX 2242 BREA CA 928222242	13.8%	4,987	35,930	.0%	0	1,870
816005	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	13.5%	636	4,696	.0%	0	495
801764	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	13.3%	17	127	.0%	0	31

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829456	GREAT WESTERN BANK PO BOX 1080, RECON DEPT CODE N0731 NORTH RIDGE CA 913281080	13.3%	1,554	11,629	.0%	0	1,865
824072	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	11.9%	702	5,882	17.5%	68	388
829268	IMPERIAL FEDERAL SAVINGS PO BOX 23528 SAN DIEGO CA 921230528	11.3%	22	194	.0%	0	22
801817	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	11.1%	67	602	8.2%	6	73
801871	BK OF AMERICA, NAT STD LND GP #1242 PO BOX 2242 BREA CA 928222242	10.9%	756	6,927	16.6%	412	2,473
813298	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	10.7%	1,735	16,074	.1%	3	2,181
830005	TRANS WORLD INS CO, EDUCAID P.O. BOX 13667 SACRAMENTO CA 958533667	10.7%	2,814	26,199	.5%	6	1,115
828374	FIRST INDEPENDENT TRUST COMPANY 801 K STREET, SUITE 2124 SACRAMENTO CA 958140000	10.5%	31	293	14.2%	1	7
821837	GREAT WESTERN BANK LOAN ACCT DEPT 9401 OAKDALE AVE N0814 CHATSWORTH CA 913110000	10.1%	6	59	.0%	0	9
800720	BK OF AMERICA, NAT STD LND GP #1242 PO BOX 2242 BREA CA 928222242	10.0%	46	460	15.0%	33	219
827701	PROVIDENT CENTRAL CREDIT UNION 303 TWIN DOLPHIN DRIVE REDWOOD CITY CA 940651417	10.0%	4	40	10.0%	4	40
819691	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	9.6%	65	674	10.9%	35	319
822651	GREAT WESTERN BANK LOAN ACCT DEPT 9401 OAKDALE AVE N0814 CHATSWORTH CA 913116522	8.8%	16	180	.0%	0	26
821692	GLENDALE FEDERAL BANK 201 W LEXINGTON DR ATN: ST LNGCLC2 GLENDALE CA 912090000	8.7%	31	356	.0%	0	41
824650	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	8.7%	151	1,721	.0%	0	320
827427	MISSION FEDERAL CREDIT UNION P O BOX 919023 SAN DIEGO CA 921919023	8.7%	112	1,284	5.9%	22	370

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831753	SECURITY PACIFIC STATE BANK 555 ANTON BLVD #450 COSTA MESA CA 926260000	8.7%	52	594	.0%	0	11
809160	WELLS FARGO STUDENT LOAD CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	8.6%	568	6,547	.0%	1	1,906
830485	GREAT WESTERN BANK, FSB 9401 OAKDALE AVE #N0814/LN ACCT DPT CHATSWORTH CA 913110000	7.4%	14	189	13.1%	960	7,278
813894	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	7.3%	113	1,540	.0%	0	36
830283	GOLDEN ONE CREDIT UNION 6507 4TH AVENUE SACRAMENTO CA 958172611	7.2%	20	277	10.0%	1	10
829864	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	7.1%	34	473	.0%	0	49
812060	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	6.9%	19	274	8.4%	7	83
811651	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	6.6%	173	2,587	.0%	0	551
824835	NAZARENE CREDIT UNION P O BOX 4000 1770 E LAMBERT RD BREA CA 926224000	6.1%	14	229	.0%	0	11
813283	SECURITY PACIFIC CREDIT CORP P O BOX 25067 SANTA ANA CA 927990000	6.0%	14	231	.0%	0	7
826762	GLENDALE FEDERAL BANK, F.S.B. P.O. BOX 85366 SAN DIEGO CA 921865366	5.9%	18	305	.0%	0	12
824702	LOCKHEED FEDERAL CREDIT UNION PO BOX 6759 BURBANK CA 915106759	5.8%	2	34	.0%	0	7
823720	PREMIER AMERICA FEDERAL CREDIT UNIO 19867 PRAIRIE STREET CHATSWORTH CA 913116504	5.5%	2	36	.0%	0	12
807010	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	5.0%	18	355	.0%	0	18
831243	GOLDEN ONE CREDIT UNION 6507 4TH AVENUE SACRAMENTO CA 958172611	5.0%	2	40			
800635	BK OF AMERICA, NAT STD LND GP #1242 PO BOX 2242 BREA CA 928222242	4.8%	4	83	.0%	0	5

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828411	FIRST INDEPENDENT TRUST CO 5325 ENGLE RD #200 CARMICHAEL CA 956080000	3.4%	8	234	.0%	0	5
829065	CALIFORNIA STUDENT LOAN AUTHORITY 304 S. BROADWAY SUITE 500 LOS ANGELES CA 900131209	3.3%	1	30	.0%	0	1
832413	UNION BENEFIT LIFE INSURANCE CO 12626 HIGH BLUFF DR SUITE 100 SAN DIEGO CA 921300000	3.3%	4	118			
830772	STANFORD FEDERAL CREDIT UNION 1137-B SAN ANTONIO RD POB 10690 PALO ALTO CA 943030843	2.8%	3	105	2.9%	3	103
829135	USC FEDERAL LOAN PROGRAM 1025 W 34TH ST., KING HALL RM 201 LOS ANGELES CA 900891054	2.3%	1	43	.0%	0	7
823086	HUGHES AIRCRAFT EMPLOYEES FEDERAL C PO BOX 10003 MANHATTAN BEACH CA 902668003	1.2%	2	155	1.2%	2	156
820001	PRODUCERS FEDERAL CREDIT UNION PO BOX 1832 FRESNO CA 937170000	1.0%	1	99	.0%	0	3
831836	ORANGE COUNTY TEACHERS FCU P O BOX 11547/ 2115 N.BROADWAY SANTA ANA CA 927111547	.7%	3	428	.7%	3	400
800788	B OF A, TRUSTEE C/O AFSA PO BOX 92250 LOS ANGELES CA 900092250				.0%	0	56
800912	B OF A TRUSTEE - CORP. TRUST ADMIN PO BOX 37000 SAN FRANCISCO CA 941370000				.0%	0	32
801123	B OF A, TRUSTEE - CORP. TRUST ADMIN PO BOX 37000 SAN FRANCISCO CA 941370000				.0%	0	61
801178	B OF A TRUSTEE C/O CMSC PO BOX 92025 LOS ANGELES CA 900092025				.0%	0	125
820164	UNION BK OF CA/TRUSTEE CHELA FIN 388 MARKET STREET, 12TH FLOOR SAN FRANCISCO CA 941110000				14.4%	1,843	12,774
821614	UNION BK OF CA/TRUSTEE CHELA FIN 388 MARKET STREET, 12TH FLOOR SAN FRANCISCO CA 941115315	.0%	0	3	10.3%	933	8,996
821623	UNION BK OF CA/TRUSTEE CHELA FIN 388 MARKET STREET, SUITE 1250 SAN FRANCISCO CA 941115315				3.2%	90	2,797
825386	UNION BK OF CA/TRUSTEE CHELA FIN 388 MARKET ST STE 1250 SAN FRANCISCO CA 941115315	.0%	0	1	17.7%	2,081	11,700

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
828306	1ST NATIONWIDE BANK 3750 ROSIN COURT, SUITE 120 SACRAMENTO CA 958340000	.0%	0	68			
829514	SLMA/MARINE MIDLAND BANK/EFSI P.O. BOX 1975 SAN JUAN CAPISTRANO CA 926931975				14.0%	93	661
829775	SLMA/ACADEMIC FINANCIAL SERVICES AS 2277 E 220TH ST. LONG BEACH CA 908101690				13.8%	151	1,088
830486	BANK OF AMERICA C/O AFSA 2277 E. 220TH ST LONG BEACH CA 908100000				14.4%	426	2,956
830487	SACRAMENTO SAVINGS BANK PO BOX 659012 SACRAMENTO CA 958659884				.0%	0	63
831211	MISSION FEDERAL CREDIT UNION 5785 OBERLIN DRIVE ROOM 301 SAN DIEGO CA 921260000				9.2%	84	906
832547	EDUCAID TRANSWORLD INSURANCE PO BOX 13667 SACRAMENTO CA 958533667				6.1%	55	889
833090	EDUCAID STUDENT LOAN TRUST PO BOX 13667 SACRAMENTO CA 958533667	.0%	0	1	12.9%	2,179	16,781
833197	DAUPHIN CLASSNOTES TRUST 1995-I PO BOX 13667 SACRAMENTO CA 958533667				3.6%	74	2,035
899996	SLMA/ACADEMIC FINANCIAL SERVICES AS 2277 EAST 220TH STREET LONG BEACH CA 908101690	.0%	0	11	17.8%	3,610	20,265

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--COLORADO--							
833037	THE BANK OF LOUISVILLE 890 WEST CHERRY STREET LOUISVILLE CO 800270000	25.0%	16	64	.0%	0	3
827866	COLORADO STUDENT OBLIGATION BOND AU 1981 BLAKE ST., SUITE 201 DENVER CO 802021272	14.2%	54	380	9.3%	1,434	15,293
827297	ALPINE BANK AND TRUST P O BOX 10000 GLENWOOD SPRINGS CO 816020000	13.4%	7	52			
820911	MINNEQUA BANK OF PUEBLO 401 WEST NORTHERN AVE PUEBLO CO 810040000	11.8%	20	169	.0%	0	1
827241	SAN LUIS VALLEY FEDERAL SAVINGS AND PO BOX 780 ALAMOSA CO 811010000	9.6%	30	312	.0%	0	8
827559	EQUITABLE SAVINGS AND LOAN ASSOCIAT PO BOX 1726 211 N 3RD ST STERLING CO 807510000	9.0%	15	166	.0%	0	1
801935	MOUNTAIN STATES BANK 1635 EAST COLFAX AVENUE DENVER CO 802180000	8.8%	3	34	9.3%	3	32
801939	PUEBLO BANK & TRUST COMPANY PO BOX 639 PUEBLO CO 810030000	8.6%	5	58			
801953	FIRST NATIONAL BANK PO BOX 578 FORT COLLINS CO 805220000	7.8%	146	1,863	8.9%	141	1,580
828539	FIRST NATIONAL BANK OF DURANGO PO BOX L. DURANGO CO 813022910	6.5%	5	76			
801947	UNITED BANK OF COLORADO SPRINGS 1740 BROADWAY DENVER CO 802748604	5.8%	7	120	.0%	0	3
815979	MESA COUNTY TEACHERS FEDERAL CREDIT 2302 NORTH AVE, PO BOX 1089 GRAND JUNCTION CO 815021089	5.5%	2	36	6.0%	2	33
817622	DENVER NATIONAL BANK PO BOX 5586 TA DENVER CO 802175586	5.3%	7	131	.0%	0	6
801930	JEFFERSON BANK & TRUST 7590 W COLFAX AVE LAKEWOOD CO 802150000	5.1%	5	98	.0%	0	2
831786	ASSURED LIFE ASSN & WOODMEN OF WORL PO BOX 266000 HIGHLANDS RANCH CO 801636000	4.7%	12	251	.0%	0	32
816106	NORWEST BANK GRAND JUNCTION 1740 BROADWAY, MS 8604 DENVER CO 802740012	4.6%	2	43			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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828613	AFFILIATED FIRST COLORADO BANK/PUEB 1000 W. 6TH STREET PUEBLO CO 810030000	4.6%	4	86	.0%	0	6
801898	THE FARMERS STATE BANK 123 E KIOWA AVENUE FORT MORGAN CO 807010000	4.0%	2	49			
801924	GOLDENBANK (NORWEST BANK OF DENVER) 1740 BROADWAY MS#8604 DENVER CO 802740012	4.0%	2	50			
827422	1ST NATIONAL BANK OF SOUTHEAST DENV PO BOX 22374 DENVER CO 802229973	3.9%	4	101	.0%	0	2
827250	CENTENNIAL SAVINGS BANK, F.S.B. 1101 E 2ND AVE DURANGO CO 813010000	3.8%	11	289	.0%	0	3
828785	CREDIT UNION OF DENVER 9305 WEST ALAMEDA PKWY LAKEWOOD CO 802269420	3.3%	2	60	1.8%	1	55
830549	NORLARCO CREDIT UNION 2545 RESEARCH BLVD FORT COLLINS CO 805270000	3.1%	2	64	7.6%	1	13
801895	ENT FEDERAL CREDIT UNION BOX 15819 805 N MURRAY BLVD COLO SPRINGS CO 809355819	2.7%	24	878	2.8%	24	844
823988	U OF C FEDERAL CREDIT UNION 2960 DIAGONAL HIGHWAY BOULDER CO 803010000	2.5%	10	397	1.2%	2	154
831077	BANK ONE, COLORADO NA 1800 BROADWAY PO BOX 59 BOULDER CO 803060000	2.2%	1	45	.0%	0	5
827654	NORTHWEST BANK OF GRAND JUNCTION PO BOX 1568 GRAND JUNCTION CO 815020000	2.1%	1	47			
801926	FIRST BANK OF COLORADO, N.A. 10403 WEST COLFAX AVENUE LAKEWOOD CO 802150000	2.0%	14	687	.0%	0	17
816102	FIRST CHARTER FEDERAL CREDIT UNION 2150 LELARAY STREET BOX 9687 COLORADO SPRINGS CO 809090000	1.6%	1	60	.0%	0	4
816554	FIRST COLORADO BANK & TRUST, NA 2696 S COLORADO BLVD PO BOX 22355 DENVER CO 802220000	1.1%	1	85	.0%	0	2
814827	AIR ACADEMY FEDERAL CREDIT UNION P O BOX 89 USAF ACADEMY CO 808400000	.8%	1	121	.0%	0	8
801943	SPACE AGE FEDERAL CREDIT UNION 12510 E. ILIFF AVE. AURORA CO 800140000	.0%	0	37	.0%	0	32

		ORIGINATING LENDERS			CURRENT HOLDERS		
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827192	UNITED BANK OF DENVER 1740 BROADWAY DENVER CO 802170000	.0%	0	30	.0%	0	1
828050	ARAPAHOE BANK AND TRUST 7777 E. ARAPAHOE ROAD ENGLEWOOD CO 801120000	.0%	0	38			
828875	COLORADO STUDENT OBLIGATION BOND AU 6981 BLAKE ST., SUITE 201 DENVER CO 802021272	.0%	0	24	.0%	0	63
829625	IBM ROCKY MOUNTAIN EMPLOYEES FCU 2142 NORTH MAIN LONGMONT CO 805010000	.0%	0	57			

ID	Name	ORIGINATING LENDERS Default Rate	 # of Borrowers In Default	 # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	 # of Borrowers In Default	 # of Borrowers In Repayment
--CONNECTICUT--							
802030	CONNECTICUT BANK AND TRUST COMPANY ONE CONSTITUTION PLAZA DEPT R04B HARTFORD CT 061151600	32.9%	87	264	5.5%	2	36
822799	BANK OF HARTFORD 108 FARMINGTON AVE HARTFORD CT 061050000	27.4%	25	91	28.5%	2	7
831462	BAYBANK CONNECTICUT 240 WEST FARM MALL FARMINGTON CT 060230000	26.5%	26	98	11.1%	1	9
828614	CT STUDENT LOAN SECONDARY MKT 525 BROOK STREET ROCKY HILL CT 060670000	21.9%	831	3,779	19.4%	960	4,933
815886	PEOPLE'S BANK ATTN: MARYANN KOVACS 850 MAIN STREET BRIDGEPORT CT 066040000	21.5%	533	2,475	4.5%	4	87
815880	SAVINGS BANK OF MANCHESTER 923 MAIN STREET MANCHESTER CT 060400000	20.5%	66	321	20.9%	63	301
802052	WEBSTER BANK 609 WEST JOHNSON CHESHIRE CT 064100000	17.3%	8	46			
815803	SAVINGS INSTITUTE OF WILLIMANTIC 803 MAIN STREET WILLIMANTIC CT 062260095	17.1%	12	70	.0%	0	6
815888	NORWICH SAVINGS SOCIETY PO BOX 1048 NORWICH CT 063600000	15.9%	15	94	16.3%	15	92
831354	UNITED BANK & TRUST CO 101 PEARL STREET HARTFORD CT 061030000	14.0%	9	64			
824322	NEW ENGLAND BANK AND TRUST CO 20 FOUNDERS PLAZA PO BOX 280808 E HARTFORD CT 061280808	13.7%	24	175	.0%	0	7
815879	AMERICAN SAVINGS BANK PO BOX 174 NEW BRITAIN CT 060500000	13.6%	15	110	.0%	0	9
805379	NORTHEAST SAVINGS PO BOX 3338 HARTFORD CT 061030338	13.5%	5	37	.0%	0	9
815862	NEW HAVEN SAVINGS BANK 195 CHURCH STREET NEW HAVEN CT 065100000	13.2%	52	392	11.7%	2	17
802103	LAFAYETTE AMERICAN BANK & TRUST 2 SKIFF STREET HAMDEN CT 065140000	12.1%	10	82	14.2%	1	7
815850	CHELSEA GROTON SAVINGS BANK 1 FRANKLIN SQUARE NORWICH CT 063600000	12.0%	17	141	14.2%	1	7

		ORIGINATING LENDERS			CURRENT HOLDERS		
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815844	DIME SAVINGS BANK OF WALLINGFORD 2 NORTH MAIN STREET WALLINGFORD CT 064920000	11.2%	19	169	5.8%	6	103
826178	NORWICH PEQUOT TEACHERS FED CR UNIO P.O. BOX 189 YANTIC CT 063890000	10.4%	5	48	10.6%	5	47
802069	GLASTONBURY BANK & TRUST, CO 2461 MAIN ST GLASTONBURY CT 060330000	10.2%	4	39	9.3%	3	32
815682	FIRST FEDERAL SAVINGS AND LOAN ASSO 1137 EAST MAIN ST EAST HARTFORD CT 061080000	10.1%	9	89	13.3%	2	15
815849	FARMINGTON SAVINGS BANK P O BOX 8 FARMINGTON CT 060320008	9.7%	7	72	9.7%	7	72
816738	CONNECTICUT STATE EMPLOYEES CREDIT 84 WADSWORTH STREET HARTFORD CT 061060000	9.7%	4	41	12.1%	4	33
815876	SAVINGS BANK OF ROCKVILLE 25 PARK STREET-PO BOX 660 ROCKVILLE CT 060660000	9.5%	7	73	11.1%	1	9
815855	MECHANICS SAVINGS BANK 100 PEARL ST. HARTFORD CT 061030000	8.6%	5	58	.0%	0	12
815874	SOUTHINGTON SAVINGS BANK 121 MAIN STREET SOUTHINGTON CT 064890000	8.4%	5	59	50.0%	1	2
815776	NAUGATUCK SAVINGS BANK 251 CHURCH STREET NAUGATUCK CT 067700000	8.1%	6	74	.0%	0	2
802033	AMERICAN EAGLE FEDERAL CREDIT UNION 417 MAIN STREET EAST HARTFORD CT 061180000	7.1%	9	126	5.5%	2	36
815838	CONNECTICUT SVGS BK C/O CENTERBANK 60 NORTH MAIN STREET WATERBURY CT 067020000	7.0%	5	71			
802071	CHARTER OAK FEDERAL CREDIT UNION 3 BOSTON POST ROAD ATTN: VICKI WATERFORD CT 063850000	6.7%	5	74	.0%	0	2
815827	BRISTOL SAVINGS BANK 150 MAIN ST BRISTOL CT 060107040	6.7%	7	104	.0%	0	4
802051	EAGLE FEDERAL SAVINGS BANK 222 MAIN STREET BRISTOL CT 060100000	6.5%	6	91	.0%	0	1
802097	HARTFORD TELEPHONE FCU 52 EAST CENTER ST PO BOX 2340 MANCHESTER CT 060400000	6.0%	2	33	.0%	0	2

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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		ORIGINATING LENDERS			CURRENT HOLDERS		
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824246	CONNECTICUT STUDENT LOAN FOUNDATION PO BOX 1009, ATTN CARRIE KNOPF ROCKY HILL CT 060670000	5.5%	4	72	9.3%	9	96
825531	THE NEW MILFORD BANK & TRUST COMPAN PO BOX 778 NEW MILFORD CT 067760778	5.4%	4	73	.0%	0	2
815882	CENTERBANK 60 N MAIN ST ATT:S VISHE W36-2 WATERBURY CT 067020000	5.3%	5	93	5.8%	1	17
816273	LIBERTY BANK PO BOX 2700 MIDDLETOWN CT 064570000	4.8%	12	248	.0%	0	5
801973	CITIZENS NATIONAL BANK 182 MAIN STREET PUTNAM CT 062600902	3.3%	1	30			
815841	DERBY SAVINGS BANK 33 ELIZABETH STREET DERBY CT 064180000	3.1%	2	64	.0%	0	4
808162	NORTHEAST SAVINGS F.A. PO BOX 3338 HARTFORD CT 061030338	3.0%	2	66	.0%	0	1
817191	SIKORSKY FEDERAL CREDIT UNION PO BOX 305 STRATFORD CT 064970000	3.0%	2	66	2.9%	1	34
802121	SO. NEW ENGLAND FEDERAL CREDIT UNIO PO BOX 9625 NEW HAVEN CT 065350625	2.9%	1	34	.0%	0	6
821995	YALE UNIVERSITY 451 COLLEGE ST STUD LN COLLECTION NEW HAVEN CT 065110000	2.6%	12	449	.0%	0	19
822845	KNIGHTS OF COLUMBUS - STUDENT LOAN P O BOX 1670 NEW HAVEN CT 065070901	2.6%	8	297	2.5%	7	279
802049	FIRST CONSTITUTION BANK 80 ELM STREET NEW HAVEN CT 065100000	1.0%	1	99	.0%	0	7
815856	NORTHWEST COMMUNITY BANK 86 MAIN STREET PO BOX 1019 WINSTED CT 060988019	.0%	0	34	.0%	0	3
831738	BANK OF SOUTH WINDSOR 1695 ELLINGTON RD SOUTH WINDSOR CT 060740000	.0%	0	32	.0%	0	15

DRQRS 25
FY 1995
REPORT DATE : 10/22/97

Office of Postsecondary Education
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--DISTRICT OF COLUMBIA--							
831036	INDEPENDENCE FSB STUDENT LOAN DEPT. 1900 L ST, NW SUITE 700 WASHINGTON DC 200060000	21.0%	1,323	6,291	.0%	1	1,023
899999	SLMA/EDUSERV TECHNOLOGIES 1050 THOMAS JEFFERSON ST NW WASHINGTON DC 200070000	20.0%	1	5	10.6%	2,012	18,946
829895	INDEPENDENCE FEDERAL SAVINGS BANK 1229 CONNECTICUT AVENUE N.W. WASHINGTON DC 200360000	5.8%	3	51			
827845	ANDREWS FEDERAL CREDIT UNION ANDREWS AIR FORCE BASE WASHINGTON DC 207460000	5.3%	4	75	.0%	0	16
899988	SLMA 1050 THOMAS JEFFERSON ST. SW WASHINGTON DC 200070000	4.6%	13	280	12.0%	1,451	12,074
823448	GEORGETOWN UNIV - FINANCIAL AID OFF 37TH & O STREETS,NW - LOAN DIRECTOR WASHINGTON DC 200571051				.0%	0	47
828379	WRIGHT PATNAM CONGRESS FED CRED UN U.S. HOUSE OF REPRESENTATIVES WASHINGTON DC 205150000	.0%	0	78	.0%	0	24
830617	SLMA 1050 THOMAS JEFFERSON ST, NW WASHINGTON DC 200070000	.0%	0	2	10.9%	111	1,013
830649	SLMA/PENNSYLVANIA HIGHER EDUCATION 1050 THOMAS JEFFERSON STREET NW WASHINGTON DC 200070000	.0%	0	1	17.3%	487	2,814
899982	STUDENT LOAN MARKETING ASSOCIATION 1050 THOMAS JEFFERSON ST WASHINGTON DC 200070000				3.5%	9	256
899995	SLMA/PENNSYLVANIA HIGHER EDUCATION 1050 THOMAS JEFFERSON NW WASHINGTON DC 200070000	.0%	0	17	5.1%	446	8,620

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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--DELAWARE--							
807838	BANK OF NEW YORK/DE STTLMNT/MON SER 200 WHITE CLAY CENTER 3RD FLOOR NEWARK DE 197110000	11.1%	291	2,620	2.9%	3	101
832825	CORESTATES BANK OF DELAWARE, 3 BEAVER VALLEY ROAD,5-1-3-57 WILMINGTON DE 198031115	8.9%	1,017	11,329	7.7%	114	1,467
807581	BANK OF NEW YORK/DE STTLMNT/MON SER 200 WHITE CLAY CENTER 3RD FLOOR NEWARK DE 197110000	8.5%	89	1,039	1.6%	2	120
802207	DELAWARE TRUST BANK 900 MARKET ST STUDENT LN DEPT WILMINGTON DE 198010000	6.3%	38	599	10.3%	3	29
805477	FIRST NATIONAL BANK OF MARYLAND 499 MITCHELL ST D. LONG MC501-380 MILLSBORO DE 199660000	6.2%	21	337	.0%	0	11
814119	CORESTATE NEW JERSEY NATIONAL BANK 1523 CONCORD PIKE/FC-5-1-3-35 WILMINGTON DE 198030000	6.1%	18	293			
831312	GREENWOOD TRUST COMPANY 12 READS WAY ATTN TAMMY MILBURN NEW CASTLE DE 197200000	5.3%	8	150	.0%	0	2
802218	WILMINGTON TRUST COMPANY RODNEY SQUARE NORTH WILMINGTON DE 198900001	3.0%	20	659	9.1%	11	120

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--FLORIDA--							
888887	STUDENT LOAN MARKETING ASSOCIATION 1002 ARTHUR DRIVE LYNN HAVEN FL 324441683	26.5%	106	399	2.4%	56	2,250
832260	AMERICAN PIONEER LIFE INS. CO. 600 COURTLAND ST., P.O. BOX 3509 ORLANDO FL 328023509	17.7%	8	45	.0%	0	7
831804	BAC INTERNAT CREDIT CORP/FNB 848 BRICKELL AVENUE, SUITE PH MIAMI FL 331310000	16.9%	286	1,684	12.9%	18	139
802311	JAX NAVY FEDERAL CREDIT UNION PO BOX 45085 JACKSONVILLE FL 322325085	16.2%	12	74	15.6%	10	64
807807	CHASE LSC FL PO BOX 59001 PANAMA CITY FL 324129001	12.9%	10,957	84,401	.3%	24	7,602
819294	SUNTRUST BANK,MIAMI, N.A. PO BOX 524203 ATTN: LOITA PEREZ MIAMI FL 331520000	11.4%	97	844	.0%	0	6
820564	SUNTRUST BANK, MIAMI, N.A. POB 524203/ MIAMI FL 331520000	11.4%	83	722	.0%	0	59
831269	CHASE MANHATTAN BANK, NA PO BOX 59011 PANAMA CITY FL 324129011	10.6%	1,031	9,712	.0%	0	1,029
818455	REGIONS BANK 144 HARRISON AVENUE, P O BOX 670 PANAMA CITY FL 324012779	10.1%	11	108	.0%	0	8
831846	BARNETT H.E.L.P.- ATTN JEAN WALRATH 9000 SOUTHSIDE BLVD, B700 MC599-764 JACKSONVILLE FL 322560769	9.5%	2,530	26,504	9.3%	2,602	27,776
802318	CITIZENS & SOUTHERN NATIONAL BANK O ONE FINANCIAL PLAZA FT. LAUDERDALE FL 333400000	8.9%	43	478	.0%	0	75
827203	SOUTHERN SECURITY LIFE INSURANCE CO 755 RINEHART ROAD LAKE MARY FL 327468402	8.6%	150	1,737	1.8%	1	55
819587	CITIZENS AND SOUTHERN NATIONAL BANK P O BOX 100939 ATTN C. PETERSON FT LAUDERDALE FL 333100000	7.8%	66	841	.0%	0	3
831173	FLORIDA FED SVGS & LN ASSN 6821 SOUTHPOINT DR N #218 JACKSONVILLE FL 322160000	7.3%	58	784	.0%	0	10
802330	BARNETT BANK OF THE ST. JOHNS PO BOX 1929 ST. AUGUSTINE FL 320851929	6.9%	5	72	.0%	0	19
802301	FIRST UNION NAT'L BANK OF FLORIDA PO BOX 43190 JACKSONVILLE FL 322310000	6.8%	21	308	.0%	0	15

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832182	FLEET NATIONAL BANK/GOLDMMAN SACHS 100 SECOND AVE S STE 400-S TOWER ST PETERSBURG FL 337160000	6.2%	48	770	.3%	1	302
888885	SLMA / FINANCE DEPARTMENT 1002 ARTHUR DR., ATTN: PENNY NORMAN LYNN HAVEN FL 324441683	5.8%	3	51	19.0%	17,755	93,332
822974	FAIRWINDS FEDERAL CREDIT UNION 3075 ALAFAYA TRAIL ORLANDO FL 328269967	4.6%	3	65	.0%	0	9
830082	TROPICAL FEDERAL CREDIT UNION PO BOX 025400, ATTN VIVIAN DIAZ MIAMI FL 331025400	4.3%	4	93	.0%	0	5
802560	SUNTRUST ATLANTA PO BOX 3926 TALLAHASSEE FL 323150000	4.2%	11	259	4.3%	11	253
830442	THE CHASE MANHATTAN BANK, N.A. 4915 INDEPENDENCE PKWY %CHASE EFC TAMPA FL 336340000	3.3%	1	30			
831634	TYNDALL FEDERAL CREDIT UNION 909 EAST 23RD STREET-K. GRIMSLEY PANAMA CITY FL 324020000	3.1%	2	63	3.2%	2	62
832416	FLEET NATL BK AS TRSTE/BAC INTL CC 848 BRICKELL AVE, PH MIAMI FL 331310000	3.0%	36	1,195	1.3%	4	305
833032	NOVA SOUTHEASTERN UNI/FINANCIAL OPS % CA PESKIN CON, 3301 COLLEGE AVE FORT LAUDERDALE FL 333147721	2.3%	21	883	.0%	0	46
814096	PINELLAS COUNTY TEACHERS CREDIT UNI 10125 E ULMERTON RD, PO BOX 2650 LARGO FL 346412650	1.7%	1	56	.0%	0	1
820041	CROSSLAND SAVINGS FSB 1301 6TH AVENUE WEST BRADENTON FL 342057437	1.5%	1	66	.0%	0	7
818464	SUNCOAST SCHOOLS FEDERAL CREDIT UNI PO BOX 11904 TAMPA FL 336801904	.9%	3	306	.9%	3	305
802285	BARNETT H.E.L.P.-ATTN JEAN REYNOLDS 9000 SOUTHSIDE BLVD.,B100 599-264 JACKSONVILLE FL 322560769	.0%	0	34	6.6%	2	30
816799	BARNETT HIGHER EDUCATION LOAN PROG 9000 SOUTHSIDE BLVD B 700,MC599-764 JACKSONVILLE FL 322560769				7.1%	28	394
830642	FIRST UNION NATIONAL BANK/FLORIDA 3470 BEACH BLVD JACKSONVILLE FL [illegible]22070000	.0%	0	33			
831143	FLORIDA FEDERAL SAVINGS BANK 100 SECOND AVENUE SOUTH ST. PETERSBURG FL 337010000				.0%	0	31

ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
831604	SOUTHEASTERN COL OF OSTEOPATHIC MED 1750 NORTH EAST 168TH ST NORTH MIAMI BEACH FL 331620000	.0%	0	133	.0%	0	4
888882	SLMA/SLS 6420 S POINT PIKE JACKSONVILLE FL 322160000				2.7%	2	73

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--GEORGIA--							
830770	CAPITAL BANK/LSC/FL P.O. BOX 2146 FT. OGLETHORPE GA 307420000	22.8%	29	127	.0%	0	6
827057	ATLANTIC AMERICAN LIFE INSURANCE CO 4370 PEACHTREE ROAD N.E. BOX 10075 ATLANTA GA 311190750	19.5%	112	574	.0%	0	178
818365	ATLANTIC COAST FEDERAL CREDIT UNION 505 HAINES AVENUE WAYCROSS GA 315010000	13.8%	21	152	13.8%	21	152
831857	BANKERS BANK/EDSOUTH 3715 NORTHSIDE PKWY ATLANTA GA 303270000	13.7%	283	2,053	1.2%	3	245
802483	FIRST STATE BANK & TRUST COMPANY PO BOX 8 STUDENT LOAN PROCESSING ALBANY GA 317030000	13.3%	10	75	.0%	0	13
802388	BANK OF LENOX P O DRAWER 8 LENOX GA 316370000	12.9%	53	410	.0%	0	107
822573	GEORGIA STUDENT FINANCE AUTHORITY 2082 EAST EXCHANGE PLACE SUITE 230 TUCKER GA 300845305	10.2%	1,032	10,040	5.9%	81	1,364
816646	CARROLLTON FED SAVINGS & LOAN ASSN 110 DIXIE ST CARROLLTON GA 301170000	10.0%	13	129	.0%	0	5
816789	CAPITAL BANK 240 BATTLEFIELD PARKWY, PO BOX 2146 FT OGLETHORPE GA 307420000	10.0%	11	109	.0%	0	20
830827	FIRST SECURITY NATIONAL BANK 6170 PEACHTREE PKWY P O BOX 1470 NORCROSS GA 300910000	9.3%	4	43			
816144	TRUST COMPANY OF GEORGIA BANK OF SA 33 BULL STREET SAVANNAH GA 314010000	7.5%	3	40	.0%	0	3
816997	FIRST NAT'L OF GAINESVILLE/LSC/FL 111 GREEN STREET, S.E. GAINESVILLE GA 305010000	7.1%	3	42			
816367	FEDERAL EMPLOYEES CREDIT UNION 6789 PEACHTREE INDUSTRIAL BLVD ATLANTA GA 303600000	6.4%	2	31	6.4%	2	31
816177	AGE FEDERAL CREDIT UNION 200 LOFTUS DR ALBANY GA 317050000	5.4%	2	37	5.4%	2	37
802419	NATIONSBANK OF GEORGIA, N.A. 2059 NORTHLAKE PKWY/STUDENT LOANS TUCKER GA 300840000	4.7%	4	85			
816298	BANK SOUTH N.A. P O BOX 4387, MC-702 ATLANTA GA 303024387	3.9%	6	152	.0%	0	13

FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
821321	THE MEGA LIFE & HEALTH INS CO 3320 HOLCOMB BRIDGE RD., NW NORCROSS GA 300923239	3.8%	87	2,243	.0%	0	380
825242	SUMTER BANK & TRUST COMPANY 201 E. LAMAR ST., P.O. BOX 767 AMERICUS GA 317090000	3.2%	1	31	.0%	0	2
816283	GEORGIA FEDERAL CREDIT UNION 652 N INDIAN CREEK DR CLARKSTON GA 300210000	2.8%	1	35	2.8%	1	35
816236	COLUMBUS BANK & TRUST/LSC/FL 1148 BROADWAY-P.O. BOX 120 COLUMBUS GA 319020000	2.7%	4	148	.0%	0	9
816801	LOCKHEED GEORGIA EMPLOYEES FEDERAL 2100 ROSWELL RD NE SUITE 800A MARIETTA GA 300620000	1.9%	1	51	.0%	0	5
816228	ROBINS FEDERAL CREDIT UNION PO BOX 2368 WARNER ROBINS GA 310992368	.0%	0	131	.0%	0	130
829640	SLMA/GSFA 2028 EAST EXCHANGE PLACE SUITE 200 TUCKER GA 300845305				10.2%	803	7,797
832198	ACCOUNT PORTFOLIOS TWO RAVINIA DRIVE, SUITE 1750 ATLANTA GA 303460000				12.1%	4	33

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--GUAM--

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--HAWAII--							
832053	AMERICAN SAVINGS BANK, F.S.B. ATTN: ACCT DEPT 915 FORT ST MALL HONOLULU HI 968130000	11.2%	27	241	27.2%	6	22
814392	BANK OF HAWAII PO BOX 2900 HONOLULU HI 968460000	9.7%	223	2,281	9.9%	222	2,234
818260	FIRST HAWAIIAN BANK 1110 UNIVERSITY HONOLULU HI 968260000	8.0%	47	585	8.4%	47	557
814610	CENTRAL PACIFIC BANK 222 N. SCHOOL ST., STE. 304 HONOLULU HI 968173186	6.6%	2	30			
815757	OAHU EDUCATIONAL EMPLOYEES FEDERAL 1226 COLLEGE WALK HONOLULU HI 968170000	6.0%	2	33	6.0%	2	33
815516	HONOLULU CITY & COUNTY EMPLOYEES F 832 S HOTEL STREET HONOLULU HI 968130000	2.9%	1	34	.0%	0	1

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--IOWA--							
829969	IOWA NATIONAL GUARD CREDIT UNION PO BOX 1070 JOHNSTON IA 501311070	27.0%	10	37			
827111	ALCOA EMPLOYEES CREDIT UNION PO BOX 1107 BETTENDORF IA 527221107	18.5%	49	264	.0%	0	3
820361	IOWA STATE SAVINGS BANK 122 MAIN AVENUE CLINTON IA 527320000	18.3%	11	60			
804218	SOUTH OTTUMWA SAVINGS BANK P O BOX 516 OTTUMWA IA 525010000	16.6%	8	48	17.0%	8	47
803916	BOATMEN'S NAT'L BK OF DES MOINES 6200 AURORA PO BOX 817 URBANDALE IA 503220000	14.9%	395	2,635	1.0%	1	98
831316	MAGNA BANK 623 HIGH STREET DES MOINES IA 503092503	14.7%	35	237	11.1%	1	9
804141	FIRST NATIONAL BANK OF MUSCATINE PO BOX 539 MUSCATINE IA 527610000	13.8%	13	94			
804091	IOWA FALLS STATE BANK P.O.BOX 129 IOWA FALLS IA 501260000	13.1%	10	76	.0%	0	1
823990	FAMILY CREDIT UNION 2420 18TH BETTENDORF IA 527220000	12.3%	10	81	.0%	0	1
822708	IOWA TRUST AND SAVINGS BANK 200 NORTH 10TH STREET CENTERVILLE IA 525440000	11.4%	10	87			
804042	FIRST SECURITY BANK AND TRUST CO 809 CLARK STREET CHARLES CITY IA 506160000	10.5%	8	76	.0%	0	30
804159	BRENTON BANK OF PALO ALTO CO 11TH & BROADWAY EMMETSBURG IA 505360000	10.5%	4	38	.0%	0	13
830446	SIOUX VALLEY CREDIT UNION 1120 SIXTH STREET, BOX 387 SIOUX CITY IA 511020000	10.5%	4	38			
820316	CITIZENS FEDERAL SAVINGS AND LOAN A 101 WEST THIRD ST DAVENPORT IA 528010000	10.4%	13	124			
804212	SHELBY COUNTY STATE BANK PO BOX 29 HARLAN IA 515370000	10.3%	6	58			
803899	BANKERS TRUST CO. PO BOX 897 DES MOINES IA 503090000	10.2%	14	137			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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803958	BRENTON BANK AND TRUST COMPANY PO BOX 157 ADEL IA 500030157	10.2%	4	39	.0%	0	21
817359	FIRST STATE BANK, CONRAD, IOWA PO BOX 10 CONRAD IA 506210010	10.2%	4	39	9.3%	3	32
819559	DEERE COMMUNITY CREDIT UNION PO BOX 319 ANKENY IA 500210000	10.2%	10	98			
802968	MAGNA BANK N.A., MAGNA STU LN CO 623 HIGH STREET DES MOINES IA 503092503	10.1%	114	1,128	.0%	0	41
830889	GREENBELT BANK & TRUST 616 WASHINGTON AVE, PO BOX 790 IOWA FALLS IA 501260000	10.0%	8	80			
804100	IOWA STATE BANK AND TRUST COMPANY PO BOX 1700 IOWA CITY IA 522440000	9.8%	43	437	4.3%	1	23
804231	THE STATE BANK OF TOLEDO PO BOX 309 TOLEDO IA 523420000	9.6%	3	31	9.6%	3	31
822891	NORTHWEST FEDERAL SAVINGS BANK PO BOX 2108, 101 WEST FIFTH STREET SPENCER IA 513012108	9.6%	21	217			
804270	WARREN COUNTY BRENTON BANK AND TRUS PO BOX 757 INDIANOLA IA 501250757	9.3%	3	32	.0%	0	9
819442	BRENTON BANK, N.A. KNOXVILLE 102 S SECOND STREET KNOXVILLE IA 501380000	9.3%	6	64	28.5%	4	14
828557	310 CREDIT UNION 475 NW HOFFMAN LANE DES MOINES IA 503130000	9.3%	3	32	.0%	0	1
829305	CEDAR FALLS COMMUNITY CREDIT UNION PO BOX 1009, STUDENT LOAN OFFICER CEDAR FALLS IA 506130000	9.3%	4	43			
804146	MAGNA BANK, N.A. 623 HIGH STREET DES MOINES IA 503092503	9.2%	29	312	7.3%	39	530
824113	BRENTON BANK AND TRUST COMPANY OF C PO BOX 74708 CEDAR RAPIDS IA 524077408	9.2%	7	76	.0%	0	31
804014	FIRST NATIONAL BANK OF MISSOURI VAL BOX 290 MISSOURI VALLEY IA 515550000	8.8%	3	34			
804017	FIRST NATIONAL BANK IN FAIRFIELD PO BOX 1007 FAIRFIELD IA 525560000	8.8%	4	45	.0%	0	1

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
831322	MAGNA BANK, FSB 623 HIGH STREET DES MOINES IA 503092503	8.7%	139	1,588	10.1%	135	1,333
804102	IOWA STATE SAVINGS BANK 401 WEST ADAMS, P O BOX 109 CRESTON IA 508010000	8.6%	6	69	.0%	0	1
804020	FIRST NATIONAL BANK OF IOWA CITY 204 E WASHINGTON PO BOX 1880 IOWA CITY IA 522441880	8.5%	41	477	.0%	0	20
818331	LINN AREA CREDIT UNION 619 20TH AVE SW CEDAR RAPIDS IA 524020000	8.5%	6	70	.0%	0	1
804029	FIRST NATIONAL BANK OF WAVERLY P O BOX 837 WAVERLY IA 506770000	8.4%	8	95	.0%	0	32
804050	FIRST STATE BANK PO BOX 70 WEBSTER CITY IA 505950070	8.3%	4	48	.0%	0	1
804145	BRENTON BANK,NA 6800 LAKE DR STE 250 W DES MOINES IA 502660000	8.2%	45	546	.0%	0	189
804025	FIRST NATIONAL BANK IN LE MARS 111 CENTRAL AVENUE NW LE MARS IA 510310000	8.1%	3	37			
804274	BRENTON BANK AND TRUST COMPANY 119 CENTRAL AVE WEST CLARION IA 505250388	8.0%	4	50	.0%	0	19
820362	FIRST FEDERAL SAVINGS BANK PO BOX 1237 FORT DODGE IA 505010000	7.9%	5	63			
803980	FARMERS & MERCHANTS BANK & TRUST 221 JEFFERSON BURLINGTON IA 526010000	7.6%	5	65			
804196	SECURITY STATE BANK 25 N CHESTNUT NEW HAMPTON IA 506590000	7.5%	3	40			
803939	CLINTON NATIONAL BANK PO BOX 151 CLINTON IA 527320151	7.3%	6	82	.0%	0	38
803981	FARMERS & MERCHANTS SAVINGS BANK PO BOX 9 WAUKON IA 521720009	7.3%	3	41	.0%	0	1
804080	CITIZENS' COMMUNITY CREDIT UNION 2012 1ST AVENUE SOUTH FORT DODGE IA 505010000	7.3%	9	122	.0%	0	3
804101	IOWA STATE SAVINGS BANK 222 E ROBINSON STREET KNOXVILLE IA 501380000	6.9%	3	43	.0%	0	14

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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812559	ISLLC ALPP (W. DES MOINES ST BANK) 1601 22ND STREET WEST DES MOINES IA 502650020	6.9%	8	115	.0%	0	1
814058	AMERUS PO BOX 9362 DES MOINES IA 503060000	6.9%	5	72	.0%	0	4
830420	THE FIRST NATIONAL BANK IN CRESTON 101 W. ADAMS, PO BOX 445 CRESTON IA 508010000	6.9%	8	115			
830948	CENTRAL IOWA CREDIT UNION PO BOX 777 MARSHALLTOWN IA 501580000	6.9%	8	115	.0%	0	13
804098	IOWA STATE BANK & TRUST COMPANY OF 101 N. COURT, P.O. BOX 927 FAIRFIELD IA 525560927	6.8%	3	44	.0%	0	1
812380	SECURITY BANK & TRUST COMPANY P O BOX 380 115 WASHINGTON ST DECORAH IA 521010000	6.8%	4	58			
814560	JOHN DEERE COMMUNITY CREDIT UNION 1827 ANSBOROUGH WATERLOO IA 507040000	6.8%	44	644	4.0%	2	49
804069	HARLAN NATIONAL BANK PO BOX 720 HARLAN IA 515370000	6.6%	2	30			
818816	FARMERS SAVINGS BANK & TRUST PO BOX 435 TRAER IA 506750435	6.6%	1	15	10.0%	4	40
831638	NISHNA VALLEY CREDIT UNION PO BOX 350 ATLANTIC IA 500220000	6.6%	2	30			
803968	DUBUQUE BANK & TRUST COMPANY 1398 CENTRAL AVENUE BOX 778 DUBUQUE IA 520010000	6.5%	11	167	.0%	0	63
818263	FIRST STATE BANK 200-204 MOOREHEAD AVENUE IDA GROVE IA 514450000	6.4%	2	31			
804197	SECURITY STATE BANK PO BOX 70 SHELDON IA 512010070	6.3%	4	63	.0%	0	32
803936	CLARKE COUNTY STATE BANK PO BOX 487 OSCEOLA IA 502130000	6.1%	4	65	20.0%	4	20
814055	MERCANTILE BANK OF NORTHERN IOWA 425 CEDAR P O BOX 88 WATERLOO IA 507040000	6.1%	12	195	.0%	0	7
804013	HAWKEYE BANK & TRUST OF DES MOINES 431 EAST LOCUST, 3RD FL DES MOINES IA 503090000	6.0%	3				

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817472	SECURITY BANK JASPER-POWESHIEK 4TH ST PO BOX 187 SULLY IA 502510000	6.0%	2	33	7.1%	2	28
830039	HERITAGE BANK, NA 202 MAIN ST. ALTA IA 510020037	6.0%	4	66	.0%	0	2
804221	FIRST AMERICAN BANK PO BOX 798 FORT DODGE IA 505010798	5.8%	3	51	.0%	0	16
804233	STATE BANK OF WAVERLY 124 1ST SE WAVERLY IA 506770000	5.8%	2	34			
804252	NORTH IOWA COMMUNITY CREDIT UNION PO BOX 1216 MASON CITY IA 504010000	5.8%	2	34			
818662	RIVER VALLEY CREDIT UNION PO BOX 747 AMES IA 500100000	5.8%	3	51			
804191	SECURITY BANK 11 NORTH 1ST AVENUE MARSHALLTOWN IA 501580000	5.7%	6	105	4.4%	4	89
825017	BRENTON BANK AND TRUST COMPANY 7031 DOUGLAS AVE URBANDALE IA 503220000	5.7%	2	35	.0%	0	9
803963	COMMUNITY FIRST STATE BANK PO BOX 110 DECORAH IA 521010000	5.6%	5	88			
804088	UNITED BANK OF IOWA 501 2ND STREET PO BOX 111 IDA GROVE IA 514450000	5.6%	3	53	.0%	0	32
804170	HOMELAND BANK 3636 WESTOWN PKWY, SUITE 219 WEST DES MOINES IA 502660000	5.3%	7	130	.0%	0	8
804144	MIDWEST HERITAGE BANK 1025 BRADEN AVENUE CHARITON IA 500490000	5.2%	2	38			
804189	SECURITY NATIONAL BANK 6TH & PIERCE STREET SIOUX CITY IA 511020000	5.2%	13	248	5.7%	10	174
804153	OELWEIN STATE BANK PO BOX 591 OELWEIN IA 506620591	5.1%	4	78	.0%	0	5
820318	FIRST FEDERAL SAVINGS BANK PO BOX 897 SIOUX CITY IA 511020000	5.1%	10	194			
804002	FARMERS STATE BANK 1240 8TH AVENUE MARION IA 523023504	5.0%	6	120			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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804208	SECURITY TRUST&SAVGS BNK OF STORML 601 LAKE AVE STORM LAKE IA 505880000	5.0%	2	40			
824808	UNIVERSITY OF IOWA COMMUNITY CREDIT PO BOX 2240 IOWA CITY IA 522440000	5.0%	26	512	.0%	0	6
803923	THE CITIZENS FIRST NATIONAL BANK P O BOX 1227 STORM LAKE IA 505880000	4.9%	3	61	5.0%	3	60
804182	BRENTON NAT'L BANK-POWESHIEK COUNTY PO BOX 149 GRINNELL IA 501120000	4.9%	5	101	28.5%	2	7
829751	ISU CREDIT UNION PO BOX 665 AMES IA 500100665	4.9%	29	588	.0%	0	150
829675	PERPETUAL SAVINGS BANK PO BOX 73850 CEDAR RAPIDS IA 524073850	4.8%	5	104	.0%	0	9
804012	HAWKEYE FEDERAL SAVINGS BANK 109 EAST 7TH ST CARROLL IA 514010000	4.6%	5	107	4.2%	4	95
804227	STATE BANK OF LAWLER BOX 269 LAWLER IA 521540269	4.6%	2	43			
827020	DAVENPORT BANK AND TRUST COMPANY 203 W. 3RD STREET DAVENPORT IA 528010203	4.0%	4	98	.0%	0	2
803917	CENTRAL STATE BANK 301 IOWA AVE MUSCATINE IA 527610000	3.9%	3	76	2.0%	1	49
821219	WASHINGTON STATE BANK BOX 311 WASHINGTON IA 523530000	3.7%	2	54	.0%	0	3
814543	SECURITY STATE BANK 107 S. GARNAVILLO ANAMOSA IA 522050000	3.6%	2	55			
831783	STATE EMPLOYEES CREDIT UNION 700 E LYON, PO BOX 6070 DES MOINES IA 503090000	3.6%	2	55	.0%	0	1
803893	AMERICAN TRUST & SAVINGS BANK NINTH & MAIN ST DUBUQUE IA 520010000	3.3%	4	118			
803935	COMMUNITY STATE BANK 509 LYNN STREET TIPTON IA 527720000	3.3%	1	30			
804028	FIRST STATE BANK OF SUMNER 106 W 1ST ST, PO BOX 206 SUMNER IA 506740000	3.3%	1	30			

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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823469	PIONEER BANK PO BOX 7 SERGEANT BLUFF IA 510540000	3.3%	1	30			
824249	AMES CITY EMPLOYEES CREDIT UNION PO BOX 605 AMES IA 500100000	3.3%	1	30	.0%	0	2
803943	COMMERCIAL SAVINGS BANK 627 NORTH ADAMS STREET CARROLL IA 514010000	3.2%	1	31	.0%	0	9
819476	UNION STATE BANK 201 WEST COURT AVENUE WINTERSET IA 502730000	3.2%	1	31	.0%	0	17
803967	DICKINSON COUNTY SAVINGS BANK PO BOX 167 MILFORD IA 513510000	3.1%	1	32	.0%	0	11
812377	AMERICAN STATE BANK P.O. BOX 1747 AMES IA 500100000	3.1%	1	32			
803942	COLLINS CREDIT UNION 1150 42ND STREET, NE CEDAR RAPIDS IA 524025794	2.9%	8	268	.0%	0	126
804010	FARMERS TRUST AND SAVINGS BANK 125 W 4TH SPENCER IA 513010000	2.9%	1	34	.0%	0	5
804036	FIRST NATIONAL BANK IN NEW HAMPTON P O BOX 306 NEW HAMPTON IA 506590000	2.9%	1	34	.0%	0	4
804033	FIRST NATIONAL BANK PO BOX 148 DUBUQUE IA 520040148	2.8%	5	177	.0%	0	12
804105	IOWA TRUST & SAVINGS BANK 302 S MARKET P O BOX 420 OSKALOOSA IA 525770420	2.8%	2	70	.0%	0	1
804117	LE MARS BANK AND TRUST COMPANY PO BOX 1408 LE MARS IA 510310000	2.8%	2	71	.0%	0	6
818775	WEST BURLINGTON BANK PO BOX 100 WEST BURLINGTON IA 526550100	2.8%	1	35	2.9%	1	34
820792	CLEAR LAKE BANK AND TRUST COMPANY P O BOX 8 CLEAR LAKE IA 504280000	2.8%	2	69	.0%	0	40
803994	FARMERS SAVINGS BANK BOX 1206 KALONA IA 522471206	2.7%	1	36	.0%	0	1
804194	SECURITY SAVINGS BANK PO BOX 347 EAGLE GROVE IA 505330000	2.7%	1	36	.0%	0	1

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
819446	STATE CENTRAL BANK PO BOX 847 KEOKUK IA 526320000	2.7%	1	36	2.7%	1	36
803886	FIRST FEDERAL SAVINGS BANK OF IOWA 131 W. 3RD STREET DAVENPORT IA 528010000	2.6%	1	38	.0%	0	4
804112	KERNDT BROTHERS SAVINGS BANK PO BOX 370 LANSING IA 521510370	2.6%	1	38	.0%	0	4
804207	CITIZENS BANK PO BOX 368 CORYDON IA 500600000	2.6%	3	112	2.4%	4	165
803954	CRAWFORD COUNTY TRUST&SAVINGS BANK 21 NO MAIN DENISON IA 514420000	2.5%	1	40	.0%	0	9
804140	MOUNT VERNON BANK & TRUST COMPANY PO BOX 188 MOUNT VERNON IA 523140000	2.5%	1	40			
804059	FORT MADISON BANK & TRUST CO. PO BOX 329 FORT MADISON IA 526270000	2.4%	1	41	.0%	0	2
804081	AMERICAN STATE BANK PO BOX 140 SIOUX CENTER IA 512500129	2.4%	2	82	.0%	0	1
826771	WEBSTER CITY FEDERAL SAVINGS BANK P O BOX 638 WEBSTER CITY IA 505950638	2.4%	1	41			
803906	BRENTON STATE BANK PO BOX 513 DALLAS CENTER IA 500630000	2.3%	1	42	.0%	0	16
804006	FARMERS STATE BANK 1310 6TH ST JESUP IA 506480000	2.3%	1	42	.0%	0	5
804009	FARMERS TRUST & SAVINGS BANK 101 NORTH MAIN STREET BUFFALO CENTER IA 504240000	2.3%	1	43	.0%	0	28
803912	CARROLL COUNTY STATE BANK 126 WEST SIXTH STREET CARROLL IA 514010000	2.2%	1	45			
803969	DUPACO COMMUNITY CREDIT UNION HILLCREST & JFK ROAD BOX 179 DUBUQUE IA 520010000	2.2%	5	218	.0%	0	2
804018	FIRST NATIONAL BANK OF HAMPTON 211 1ST AVE NW HAMPTON IA 504410000	2.2%	1	44			
804134	UNITED METHODIST MINISTERS' SERVICE PO BOX 1830 AMES IA 500101830.	2.2%	1	45	2.3%	1	43

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
803924	FIRST CITIZENS NATIONAL BANK 300 NORTH MAIN ST P O BOX 517 CHARLES CITY IA 506160000	2.1%	1	46			
804237	SWEA CITY STATE BANK SWEA CITY IA 505900000	2.1%	1	46	.0%	0	12
831064	CHEROKEE COMMUNITY CREDIT UNION 1210 SOUTH SECOND ST P O BOX 556 CHEROKEE IA 510120000	2.1%	1	46	.0%	0	1
804068	HARDIN COUNTY SAVINGS BANK PO BOX 311 ELDORA IA 506271739	2.0%	1	50	.0%	0	7
804076	HILLS BANK AND TRUST COMPANY PO BOX 183 HILLS IA 522350000	2.0%	5	248	2.3%	4	170
804121	LINCOLN SAVINGS BANK 414 MAIN ST REINBECK IA 506690000	2.0%	1	49			
827183	COMMUNITY SAVINGS BANK BOX 77 EDGEWOOD IA 520420000	2.0%	1	50			
804030	FIRST NATIONAL BANK OF WEST UNION 115 N VINE ST WEST UNION IA 521750000	1.9%	1	52	.0%	0	1
804032	BRENTON FIRST NATIONAL BANK 1606 BRADY DAVENPORT IA 528030000	1.9%	1	51	.0%	0	20
804137	HOMELAND BANK - MONTICELLO 3636 WESTOWN PKY, STE 219 WEST DES MOINES IA 502660000	1.9%	1	52	.0%	0	5
827698	FIRST FEDERAL SAVINGS & LOAN ASSOCI PO BOX 1307 STORM LAKE IA 505881307	1.9%	1	51	.0%	0	1
804022	FIRST NATIONAL BANK OF OELWEIN 1 WEST CHARLES STREET OELWEIN IA 506620000	1.8%	1	54	.0%	0	2
803964	DEERE COMMUNITY FEDERAL CREDIT UNIO 235 RICHMOND, P.O. BOX 737 OTTUMWA IA 525010000	1.5%	1	66	.0%	0	1
814495	MAQUOKETA STATE BANK 203 NORTH MAIN STREET MAQUOKETA IA 520600000	1.5%	1	64	1.7%	1	58
804151	NORTHWESTERN STATE BANK 122 CENTRAL AVENUE NW ORANGE CITY IA 510410000	1.4%	1	70	9.0%	1	11
812561	FARMERS STATE SAVINGS BANK 230 FIRST STREET EAST, P O BOX 229 INDEPENDENCE IA 506440000	1.4%	1	68	.0%	0	7

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
804262	UNITED FEDERAL SAVINGS BANK OF IOWA LOCUST AT FOURTH DES MOINES IA 503090000	1.2%	1	81	.0%	0	9
817284	EDCO CREDIT UNION 609-38TH ST DES MOINES IA 503120000	1.1%	1	88	1.1%	1	85
829003	DUTRAC COMMUNITY CREDIT UNION PO BOX 3250 DUBUQUE IA 520043250	1.1%	2	172	.0%	0	111
813651	FIRST NATIONAL BANK 2330 LINCOLN WAY AMES IA 500100000	.4%	1	203	.5%	1	196
803930	CITIZENS STATE BANK PO BOX 198 WYOMING IA 523620000	.0%	0	39	.0%	0	28
803956	CRESCO UNION SAVINGS BANK BOX 57 CRESCO IA 521360000	.0%	0	70	.0%	0	2
803974	COMMUNITY STATE BANK EAST 14TH & EUCLID DES MOINES IA 503160000	.0%	0	43	.0%	0	34
803985	FARMERS SAVINGS BANK PO BOX 569 REMSEN IA 510500000	.0%	0	30			
804005	FARMERS STATE BANK P O BOX 220 SCHLESWIG IA 514610000	.0%	0	32	.0%	0	21
804011	FIDELITY BANK & TRUST 208 2ND ST S E PO BOX 277 DYERSVILLE IA 520400277	.0%	0	31			
804046	FIRST STATE BANK 300 E. MAIN STREET MANCHESTER IA 520570000	.0%	0	46	.0%	0	1
804058	LIBERTY BANK AND TRUST 102 NORTH CLARK P O BOX 330 FOREST CITY IA 504360000	.0%	0	35	.0%	0	4
804092	IOWA SAVINGS BANK PO BOX 75 COON RAPIDS IA 500580000	.0%	0	41	.0%	0	43
804096	IOWA STATE BANK 5 E. CALL ST. ALGONA IA 505110000	.0%	0	36	.0%	0	1
804111	KEOKUK SAVINGS BANK & TRUST COMPANY 501 MAIN STREET KEOKUK IA 526320000	.0%	0	43			
804173	PERRY STATE BANK P O BOX 129 PERRY IA 502200000	.0%	0	30	.0%	0	28

		ORIGINATING LENDERS			CURRENT HOLDERS		
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804185	FIRST BANK & TRUST 301 1ST AVE ROCK RAPIDS IA 512460000	.0%	0	32			
804190	SECURITY SAVINGS BANK PO BOX 6 LARCHWOOD IA 512410000	.0%	0	30			
804199	SECURITY STATE BANK 231 1ST EAST PO BOX 511 INDEPENDENCE IA 506440000	.0%	0	35	.0%	0	1
804220	ST. ANSGAR STATE BANK 237 WEST 4TH ST ST. ANSGAR IA 504720000	.0%	0	42			
804244	FIRST CITIZENS NATIONAL BANK 120 1ST AVE N W CLARION IA 505250268	.0%	0	47	.0%	0	12
804246	FIRST NATIONAL BANK OF SIOUX CENTER PO BOX 249, 242 NORTH MAIN AVE. SIOUX CENTER IA 512500249	.0%	0	33	.0%	0	1
804258	UNION STATE BANK PO BOX 607 MONONA IA 521590000	.0%	0	35	.0%	0	19
812354	LIBERTY TRUST AND SAVINGS BANK PO BOX 1118 DURANT IA 527470000	.0%	0	31	.0%	0	17
812355	TELCO TRIAD CREDIT UNION 1420 TRI VIEW AVE SIOUX CITY IA 511030000	.0%	0	57	.0%	0	53
812371	VALLEY STATE BANK PO BOX 175 ROCK VALLEY IA 512470000	.0%	0	30			
813638	GRUNDY NATIONAL BANK OF GRUNDY CENT 603 7TH STREET GRUNDY CENTER IA 506380000	.0%	0	44	.0%	0	1
818591	BEST OF IOWA COMMUNITY CREDIT UNION 4001 RIVER RIDGE DR NE CEDAR RAPIDS IA 524020000	.0%	0	38	.0%	0	36
818850	MARION COUNTY STATE BANK 800 MAIN STREET PELLA IA 502190000	.0%	0	37			
819468	DANVILLE STATE SAVINGS BANK PO BOX 295 DANVILLE IA 526230295	.0%	0	33			
819531	LEE COUNTY BANK AND TRUST 8TH & AVENUE F FORT MADISON IA 526270000	.0%	0	34			
820753	BELLEVUE STATE BANK 100 S 2ND ST BELLEVUE IA 520310000	.0%	0	30	.0%	0	9

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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		ORIGINATING LENDERS			CURRENT HOLDERS		
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826396	EMPLOYEES CREDIT UNION 21 S. FIRST ST ESTHERVILLE IA 513340000	.0%	0	33	.0%	0	33
826964	CITY NATIONAL BANK 116 SOUTH BLOSSOM SHENANDOAH IA 516010000	.0%	0	41	.0%	0	3
827825	IOWA STUDENT LOAN LIQUIDITY CORP. 900 EQUITABLE BLDG 604 LOCUST ST DES MOINES IA 503093716				6.4%	880	13,621
827860	FAMILY COMMUNITY CREDIT UNION 1211 N. GRAND CHARLES CITY IA 506160000	.0%	0	49	.0%	0	5
830407	STORY COUNTY BANK & TRUST CO. PO BOX 280 STORY CITY IA 502480000	.0%	0	34	.0%	0	19
830702	IOWA COMMUNICATIONS COMMUNITY CREDI 320 W 2ND STREET WATERLOO IA 507010000	.0%	0	33			
831844	CHEROKEE STATE BANK 212 WEST WILLOW STREET CHEROKEE IA 510120000	.0%	0	38	.0%	0	1

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--IDAHO--							
827905	IDAHO STATE UNIVERSITY FEDERAL CU CAMPUS BOX 8029 POCATELLO ID 832098029	11.4%	40	350	7.4%	6	81
823833	POTLATCH NUMBER 1 FEDERAL CR UNION 3113 MAIN ST P O BOX 497 LEWISTON ID 835010000	9.3%	3	32			
831795	VALLEY BANK REXBURG BRANCH 110 EAST MAIN REXBURG ID 834400000	6.2%	2	32	.0%	0	1
830509	THE FIRST NATL BK OF NORTH IDAHO NA 1313 SOUTH BLINE P O BOX 9267 MOSCOW ID 838430000	5.6%	13	232	.0%	0	46
825329	WESTMARK FEDERAL CREDIT UNION P O BOX 2869 IDAHO FALLS ID 834032869	4.5%	7	155	.0%	0	4
827674	TREASURE VALLEY BANK PO BOX 2298 BOISE ID 837010000	3.6%	2	55			
832381	EAST IDAHO FEDERAL CREDIT UNION PO BOX 8165/540 3RD STREET IDAHO FALLS ID 834038165	3.3%	1	30	50.0%	1	2
814424	FIRST SECURITY BANK OF IDAHO PO BOX 7069 BOISE ID 837300000	3.0%	1	33			
818894	BANK OF COMMERCE-WESTSIDE OFFICE PO BOX 1887 IDAHO FALLS ID 834030000	2.4%	2	81	.0%	0	1
802704	IDAHO CENTRAL CREDIT UNION PO BOX 850 POCATELLO ID 832040850	1.2%	1	81	.0%	0	3
814650	CAPITAL EDUCATORS FED. CREDIT UNION 7450 THUNDERBOLT DRIVE BOISE ID 837090799	.4%	1	202	.0%	0	24
827116	SLF OF I MARKETING ASSN., INC. PO BOX 1000 FRUITLAND ID 836191000				5.4%	162	2,965

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--ILLINOIS--							
828995	TAMMS STATE BANK PO BOX 711, 2801 SYCAMORE CAIRO IL 629140000	45.3%	39	86	.0%	0	9
802917	FIRST NATIONAL BANK OF JONESBORO PO BOX 458 JONESBORO IL 629520458	32.9%	30	91	.0%	0	4
822939	LASALLE BANK N.I. %ANNE COLLINS 3201 N ASHLAND CHICAGO IL 606570000	24.2%	217	894	.0%	0	38
803094	HOUSEHOLD BANK, STUD FINANCIAL SVCS 700 WOOD DALE ROAD WOOD DALE IL 601910000	23.2%	2,966	12,753	21.8%	2,475	11,302
803200	RIVERDALE BANK 13700 S IND AVE RIVERDALE IL 606270000	21.6%	8	37	.0%	0	1
803197	HERITAGE PULLMAN BANK & TRUST COMPA 1000 E 111TH ST CHICAGO IL 606280000	21.0%	12	57	.0%	0	5
802719	ANNA NATIONAL BANK PO BOX 220, 201 S MAIN ST ANNA IL 629060000	20.8%	10	48	.0%	0	4
830383	BANTERRA BANK OF MARION 201 W MAIN MARION IL 629590000	19.3%	17	88	.0%	0	4
803169	HERITAGE OLYMPIA BANK 195 OLYMPIA PLAZA CHICAGO HEIGHTS IL 604110000	18.9%	18	95	.0%	0	8
819967	SEAWAY NATIONAL BANK OF CHICAGO 645 EAST 87TH STREET CHICAGO IL 606190000	18.7%	33	176	.0%	0	7
802756	THE BANK OF MARION 300 TOWER SQUARE PLAZA MARION IL 629590580	18.6%	30	161	.0%	0	9
821215	PEOPLES BANK OF KANKAKEE COUNTY 315 MAIN NORTHWEST BOURBONNAIS IL 609140000	17.8%	10	56	.0%	0	3
803277	MERCANTILE BANK OF CENTRALIA 235 NORTH ELM P O BOX 709 STU LN CENTRALIA IL 628010000	17.7%	8	45	.0%	0	5
829256	CORUS BANK 4800 NORTH WESTERN AVENUE CHICAGO IL 606251986	17.5%	210	1,198	1.3%	1	73
802991	GREATBANC/FNBCH 100 FIRST NATL PLAZA CHICAGO HEIGHTS IL 604110000	16.9%	9	53	.0%	0	3
803121	FIRST MIDWEST BANK/MOLINE N.A. 506 15TH STREET MOLINE IL 612650000	16.6%	14	84	.0%	0	8

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828801	BANK OF CARBONDALE 216 EAST MAIN STREET CARBONDALE IL 629010000	16.4%	32	195	.0%	0	17
802772	BOATMEN'S NAT BANK OF BELLEVILLE 23 PUBLIC SQUARE BELLEVILLE IL 622220000	16.0%	36	225	.0%	0	17
802796	AMCORE BANK N.A., ROCK RIVER VALLEY 302 FIRST AVE BOX A STERLING IL 610813663	15.8%	19	120	.0%	0	4
819316	PINNACLE BANK - CICERO 6000 W CERMAK ROAD CICERO IL 606500000	15.6%	8	51	.0%	0	6
829167	CITIZENS SAVINGS BANK F.S.B. 301 BROADWAY NORMAL IL 617610000	15.6%	10	64	.0%	0	5
832625	COMMUNITY BANK OF LAWNDALE 1111 SOUTH HOMAN AVENUE CHICAGO IL 606240000	15.5%	32	206	5.5%	2	36
802812	FIRST MIDWEST BANK, N.A. 945 LAKEVIEW PARKWAY STE 170 VERNON HILLS IL 600060000	15.4%	76	493	12.7%	7	55
802814	CITIZENS NATIONAL BANK OF MACOMB 127 SOUTH SIDE SQUARE MACOMB IL 614552218	15.4%	55	357	.0%	0	28
818852	FIRST BANK AND TRUST PO BOX 448 HARRISBURG IL 629460448	15.3%	6	39			
830581	1ST ST BK & T C OF PALOS HILLS 10360 S ROBERTS RD PALOS HILLS IL 604650000	14.8%	8	54	.0%	0	4
802830	MAGNA BANK OF ILLINOIS MAIN AT WASHINGTON ST EAST PEORIA IL 616110000	14.7%	5	34	.0%	0	2
826899	SOUTH CHICAGO SAVINGS BANK 9200 S. COMMERCIAL AVENUE CHICAGO IL 606174580	14.7%	10	68	.0%	0	5
804346	THE BANK OF HORTON/FDIC RECEIVER 500 W. MONROE ATTN R. MATHEWS,AMU CHICAGO IL 606610000	14.4%	142	981	.0%	0	89
827565	BANK OF WAUKEGAN 1601 NORTH LEWIS WAUKEGAN IL 600851761	14.2%	5	35	.0%	0	1
803084	KANKAKEE FEDERAL SAVINGS BANK 310 SOUTH SCHUYLER AVENUE KANKAKEE IL 609013812	14.1%	12	85	.0%	0	9
821116	LAKESIDE BANK 2268 SOUTH MARTIN LUTHER KINGDRIVE CHICAGO IL 606160000	14.0%	8	57	19.5%	8	41

Office of Postsecondary Education
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802762	BANK OF RAVENSWOOD 1825 W LAWRENCE CHICAGO IL 606400000	13.8%	5	36	.0%	0	4
817781	ERIE STATE BANK 915 8TH AVE BOX 650 ERIE IL 612500000	13.6%	6	44	4.5%	1	22
802745	BANK OF EDWARDSVILLE P O BOX 447 330 W VANDALIA EDWARDSVILLE IL 620250000	13.5%	55	407	.0%	0	5
802803	BOATMENS NAT'L BANK OF CHARLESTON 418 SIXTH STREET CHARLESTON IL 619200000	13.4%	24	179	.0%	0	10
802738	BOATMEN'S BANK OF FRANKLIN COUNTY 400 PUBLIC SQUARE BENTON IL 628120000	13.0%	6	46	20.0%	1	5
820916	FIRST NATIONAL BANK IN HARVEY 174 EAST 154TH STREET HARVEY IL 604260000	12.9%	4	31			
827407	COMMONWEALTH CREDIT UNION P.O. BOX 2269 KANKAKEE IL 609011369	12.9%	4	31	.0%	0	1
802969	FIRST NATIONAL BANK AND TRUST COMPA PO BOX 2227 CARBONDALE IL 629022227	12.6%	163	1,285	16.0%	8	50
802979	FIRST NATIONAL BANK OF HARRISBURG P O BOX 307 HARRISBURG IL 629460307	12.5%	5	40	.0%	0	2
803266	ILLINI FEDERAL SAVINGS AND LOAN ASS 6550 N ILLINOIS FAIRVIEW HEIGHTS IL 622080000	12.5%	8	64	.0%	0	2
803177	PALOS BANK AND TRUST COMPANY 12600 S HARLEM AVE. PALOS HEIGHTS IL 604630000	12.2%	7	57	.0%	0	5
802823	FIRST OF AMERICA BANK-NORTH CENTRAL P O BOX 1628 ATTN: ANDREA ELDER ROCKFORD IL 611100128	12.1%	131	1,074	.0%	0	15
822938	KEWANEE NATIONAL BANK 635 TENNEY STREET KEWANEE IL 614430000	12.1%	5	41	.0%	0	2
827864	LA GRANGE FEDERAL SVING & LOAN ASSN 1 NORTH LA GRANGE ROAD LA GRANGE IL 605250000	12.1%	4	33	.0%	0	1
830234	FIRST MUTUAL SAVINGS BANK. 135 EAST MAIN DECATUR IL 625230000	12.1%	5	41	.0%	0	2
802889	FARMERS STATE BANK AND TRUST COMPAN 200 WEST STATE STREET JACKSONVILLE IL 626500000	12.0%	7	58	25.0%	5	20

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802782	FIRST BANKERS TRUST COMPANY, N.A. PO BOX 3566 QUINCY IL 623053566	11.9%	18	151	.0%	0	12
803282	TOWN & COUNTRY BANK OF SPRINGFIELD PO BOX 359 SPRINGFIELD IL 627050000	11.9%	10	84	.0%	0	84
802918	PEOPLES BANK 210 BROADWAY NORMAL IL 617610000	11.7%	15	128	.0%	0	12
803225	SOUTHEAST NATIONAL BANK OF MOLINE 3535 23RD AVENUE MOLINE IL 612650000	11.7%	10	85	.0%	0	2
831734	CREDIT UNION 1 P O BOX 100 RANTOUL IL 618660000	11.4%	23	201	.0%	0	1
803285	MONMOUTH TRUST AND SAVINGS BANK PO BOX 260 MONMOUTH IL 614620260	11.3%	10	88	.0%	0	16
824697	OXFORD BANK & TRUST 1100 WEST LAKE STREET ADDISON IL 601010000	11.2%	50	444	17.4%	27	155
829131	CITIZENS BANK OF ILLINOIS 117 NORTH 10TH, ATTN A. KABAT MT VERNON IL 628640000	11.2%	11	98	.0%	0	1
803155	COMERICA BANK 8700 N WAUKEGAN ROAD MORTON GROVE IL 600530000	11.1%	18	161	.0%	0	13
803143	ALBANY BANK AND TRUST COMPANY, N.A. 3400 WEST LAWRENCE AVENUE CHICAGO IL 606250000	10.9%	16	146	.0%	0	31
812193	FIRST NATIONAL BANK OF ANTIOCH ILLI 485 LAKE STREET ANTIOCH IL 600020000	10.8%	4	37	.0%	0	3
802859	ELLIOTT STATE BANK 73 CENTRAL PARK PLAZA JACKSONVILLE IL 626500000	10.7%	22	204	.0%	0	19
803185	PEOPLES NATIONAL BANK OF KEWANEE 207 N TREMONT ST KEWANEE IL 614430000	10.7%	6	56	7.1%	1	14
822121	PIONEER BANK & TRUST CO 4000 W NORTH AVE CHICAGO IL 606390000	10.7%	6	56	.0%	0	14
825281	COLE TAYLOR BANK 5501 WEST 79TH STREET BURBANK IL 604590000	10.6%	22	206	.0%	0	12
827115	FIRST BANK NORTH SHORE 700 DEERFIELD ROAD % C SHIELDS DEERFIELD IL 600150000	10.6%	13	122	.0%	0	3

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803215	OLD KENT BANK - CHICAGO SEARS TOWER CHICAGO IL 606060000	10.5%	6	57	.0%	0	12
803279	UNION NATIONAL BANK 119 N. RANDOLPH MACOMB IL 614550000	10.5%	10	95	.0%	0	9
825267	UPTOWN NATIONAL BANK OF CHICAGO 4753 NORTH BROADWAY CHICAGO IL 606400000	10.5%	8	76	.0%	0	14
827898	CLOVER LEAF BANK, SB 200 EAST PARK STREET EDWARSVILLE IL 620250000	10.5%	9	85	.0%	0	4
817749	BANKILLINOIS PO BOX 4028 CHAMPAIGN IL 618244028	10.4%	10	96	.0%	0	9
825266	BANK OF ALTON 1520 WASHINGTON AVENUE ALTON IL 620020000	10.4%	5	48	.0%	0	3
802828	FIRST OF AMERICA - ILLINOIS 301 SW ADAMS - STUDENT LN DEPT PEORIA IL 616310000	10.3%	300	2,892	.0%	0	107
802810	CITIZENS FIRST NATIONAL BANK OF PRI 606 SOUTH MAIN STREET, GINA DOW PRINCETON IL 613560000	10.2%	8	78	.0%	0	8
803042	CHAMPION FEDERAL S & L ASSN 115 EAST WASHINGTON ST BLOOMINGTON IL 617010000	10.2%	5	49			
802868	FARMERS AND MECHANICS BANK 21 EAST MAIN STREET GALESBURG IL 614010000	10.1%	7	69	.0%	0	15
802984	MERCANTILE BANK OF MT VERNON PO BOX 1149 MT. VERNON IL 628644013	10.0%	8	80	.0%	0	4
827067	HERITAGE CRESTWOOD BANK 13500 SOUTH CICERO AVENUE CRESTWOOD IL 604450000	10.0%	4	40	.0%	0	1
830725	FIRST FEDERAL SAVINGS & LOAN OF WAU PO BOX 800 WAUKEGAN IL 600790000	10.0%	5	50			
802985	MERCANTILE BANK OF ILLINOIS N.A. PO BOX 517 ALTON IL 620020000	9.8%	6	61	.0%	0	1
822849	INDEPENDENCE BANK OF CHICAGO 7936 SOUTH COTTAGE GROVE CHICAGO IL 606193997	9.7%	4	41	.0%	0	3
823183	BRIDGEVIEW BANK AND TRUST 7940 S HARLEM AVE BRIDGEVIEW IL 604550000	9.5%	4	42	.0%	0	1

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
831236	1ST NATIONWIDE BANK 1520 KENSINGTON RD. SUITE 300 OAKBROOK IL 605210000	9.5%	11	115	.0%	0	3
803167	OLD SECOND NATIONAL BANK 37 SOUTH RIVER STREET AURORA IL 605071088	9.3%	15	160	.0%	0	34
817846	CORUS BANK 4800 N. WESTERN AVE, ATTN STUD LN CHICAGO IL 606250000	9.3%	350	3,754	8.9%	439	4,878
802744	LANDMARK BANK OF ILLINOIS 10950 LINCOLN TRAIL FAIRVIEW HTS IL 622080000	9.1%	9	98	.0%	0	3
823519	CHARTER BANK PO BOX 238 SPARTA IL 622860000	8.9%	14	156	.0%	0	14
802794	CONSTRUCTION EQUIPMENT CREDIT UNION PO BOX 1715 5700 MIDDLE RD PEORIA IL 616561715	8.8%	51	575	2.9%	2	67
812216	DEERE HARVESTER CREDIT UNION 1101 13TH AVENUE EAST MOLINE IL 612440000	8.8%	7	79	.0%	0	11
819954	GODFREY STATE BANK 5759 GODFREY ROAD GODFREY IL 620350000	8.8%	3	34			
823463	STATE BANK OF LINCOLN 508 BROADWAY LINCOLN IL 626560000	8.8%	6	68	.0%	0	7
802713	ALPINE BANK OF ILLINOIS 1700 N ALPINE RD ROCKFORD IL 611070000	8.7%	13	149	.0%	0	9
827153	UNION BANK/STREATOR 201 E MAIN STREET STREATOR IL 613640000	8.7%	7	80	.0%	0	8
822140	WORTH BANK AND TRUST 6825 W 111TH ST WORTH IL 604820000	8.6%	5	58	.0%	0	7
826464	FIRST BANK OF EUREKA 108 N MAIN ST EUREKA IL 615300000	8.6%	6	69	.0%	0	2
802785	BUSEY BANK PO BOX 489, STUDENT LOANS URBANA IL 618010000	8.5%	100	1,171	.0%	0	47
802853	IH MISSISSIPPI VALLEY CREDIT UNION P.O. BOX 4180, 4206 5TH AVENUE ROCK ISLAND IL 612010000	8.5%	23	268	.0%	0	28
827826	JACKSONVILLE SAVINGS & LOAN ASSOCIA 211 W STATE ST JACKSONVILLE IL 626500000	8.5%	3	35	.0%	0	17

		ORIGINATING LENDERS			CURRENT HOLDERS		
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831825	FIRST NATL BANK TAYLORVILLE/IBBI 3085 STEVENSON DRIVE PO BOX 3095 SPRINGFIELD IL 627083095	8.4%	141	1,677	.0%	0	52
803168	OLIN EMPLOYEES CREDIT UNION 419 NORTH SHAMROCK EAST ALTON IL 620240000	8.3%	3	36	.0%	0	5
803224	SOUTH SIDE TRUST & SAVINGS BANK OF 2119 S W ADAMS ST PEORIA IL 616020000	8.3%	4	48			
803238	METROBANK 1523 8TH STREET EAST MOLINE IL 612440000	8.3%	26	310	.0%	0	31
803275	FIRST NATIONAL BANK OF DECATUR 130 N WATER DECATUR IL 625250000	8.3%	4	48	.0%	0	4
802714	MERCANTILE BANK OF ILLINOIS 200 W 3RD ST ALTON IL 620026101	8.2%	12	145	.0%	0	1
802778	BRADFORD NATIONAL BANK OF GREENVILL PO BOX 280 GREENVILLE IL 622460000	8.2%	6	73	.0%	0	4
802906	FIRST NATIONAL BANK OF WATERLOO PO BOX A WATERLOO IL 622980256	8.1%	3	37	.0%	0	3
802963	HARRIS BANK BATAVIA, N.A. 155 WEST WILSON ST, BOX 189 BATAVIA IL 605100000	8.1%	3	37	.0%	0	1
803112	MERCANTILE TRUST & SAVINGS BANK PO BOX 371 QUINCY IL 623010000	8.1%	18	221	.0%	0	10
812204	ST PAUL FEDERAL BANK FOR SAVINGS 6201 W CERMAK RD BERWYN IL 604020000	8.1%	51	623	.0%	0	33
812244	TEUTOPOLIS STATE BANK MAIN STREET BOX 242 TEUTOPOLIS IL 624670000	8.1%	3	37	.0%	0	2
819507	CITIZENS NATIONAL BANK OF PARIS PO BOX 790 PARIS IL 619440000	8.0%	5	62	.0%	0	5
822206	NATIONAL BANK & TRUST COMPANY OF SY 230 WEST STATE STREET SYCAMORE IL 601780000	8.0%	5	62	.0%	0	51
812240	HOMEBANC, FSB 1107 E STATE STREET ROCKFORD IL 611042259	7.8%	4	51	.0%	0	25
815601	BANK OF ALEDO 201 WEST MAIN ALEDO IL 612310000	7.8%	3	38	.0%	0	4

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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824800	PALMER AMERICAN NATIONAL BANK 2 WEST MAIN STREET DANVILLE IL 618320000	7.8%	18	230	6.8%	3	44
802847	AMCORE BANK N.A., ROCK RIVER VALLEY 302 1ST AVENUE STERLING IL 610810000	7.7%	7	90	.0%	0	3
821338	GREAT LAKES CREDIT UNION BLDG 290 GREAT LAKES IL 600888290	7.6%	6	78	7.6%	1	13
803060	THE HERGET NATIONAL BANK 33 SOUTH FOURTH STREET PEKIN IL 615540000	7.5%	3	40	7.6%	3	39
803114	MERCHANTS NATIONAL BANK OF AURORA 34 SOUTH BROADWAY AURORA IL 609070000	7.5%	11	145	.0%	0	14
827542	HERITAGE COMMUNITY BANK 13700 S INDIANA AVE/ATTN S FAYDASH RIVERDALE IL 606270000	7.3%	26	353	1.0%	1	96
803226	SOY CAPITAL BANK AND TRUST COMPANY 1501 E. ELDORADO ST. DECATUR IL 625212091	7.1%	3	42	6.6%	1	15
829366	UNITED CREDIT UNION 4444 SO PULASKI ROAD CHICAGO IL 606320000	7.1%	4	56	.0%	0	7
812208	UMB FIRST NATIONAL BANK 201 E MAIN COLLINSVILLE IL 622340000	7.0%	5	71	.0%	0	2
802720	ANNA STATE BANK PO BOX 647 ANNA IL 629060000	6.9%	3	43	.0%	0	31
802956	FIRST MID-ILLINOIS BANK & TRUST PO BOX 499, 1515 CHARLESTON AVE MATTOON IL 619380000	6.9%	10	143	.0%	0	12
803158	NORTHERN TRUST BANK / O'HARE, N.A. 8501 W. HIGGINS ROAD CHICAGO IL 606310000	6.8%	4	58	.0%	0	12
803247	MERCANTILE BNK OF NORTHERN ILLINOIS PO BOX 30 FREEPORT IL 610320000	6.8%	6	88	.0%	0	14
802972	FIRST OF AMERICA 30 MAIN ST POB 4038 CHAMPAIGN IL 618200000	6.7%	6	89	.0%	0	1
803292	FIRST MIDWEST BANK/ILLINOIS 50 WEST JEFFERSON STREET JOLIET IL 604310000	6.7%	12	179	4.2%	2	47
812205	LASALLE FSB 4901 WEST IRVING PARK ROAD CHICAGO IL 606412674	6.7%	58	857	.0%	0	38

		ORIGINATING LENDERS			CURRENT HOLDERS		
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802965	FIRST NATIONAL BANK IN DEKALB 141 W LINCOLN HWY DEKALB IL 601150000	6.6%	17	255	4.7%	7	147
818271	HARRIS BANK ROSELLE 106 EAST IRVING PARK ROAD ROSELLE IL 601720000	6.6%	3	45	.0%	0	7
822409	AMCORE BANK PO BOX 1537 ROCKFORD IL 611100037	6.6%	17	254	.0%	0	10
826707	THE VALLEY BANK OF ILLINOIS P.O.BOX 458 CHERRY VALLEY IL 610160000	6.6%	4	60	.0%	0	3
827511	SIU CREDIT UNION 1217 W MAIN ST/PO BOX 2888 CARBONDALE IL 629020000	6.5%	12	184	.0%	0	115
999712	ILLINOIS STUDENT ASSISTANCE COMMISS 1755 LAKE COOK ROAD DEERFIELD IL 600155209	6.5%	150	2,283	6.8%	149	2,176
802903	CITIBANK F. S. B. 22 W. MADISON STREET SUITE 550 CHICAGO IL 606024303	6.4%	29	453	.0%	0	36
802973	NBD SKOKIE BANK NA 8001 LINCOLN AVENUE SKOKIE IL 600770000	6.4%	2	31	.0%	0	4
831127	FIRST NATIONWIDE BANK, FSB 1520 KENSINGTON RD. OAK BROOK IL 605210000	6.3%	7	110	.0%	0	11
831659	SCOTT CREDIT UNION W WINTER & J STREETS SCOTT AIR FORCE BASE IL 622250000	6.3%	4	63	.0%	0	1
802941	THE FIRST NATIONAL BANK OF HIGHLAND PO BOX 10 HIGHLAND IL 622490010	6.2%	4	64	.0%	0	4
803044	FINANCIAL PLUS CREDIT UNION 800 CHESTNUT STREET OTTAWA IL 613500000	6.2%	3	48	.0%	0	5
812239	BANK OF PECATONICA 430 MAIN STREET, BOX 430 PECATONICA IL 610630000	6.2%	3	48	.0%	0	1
821958	BEVERLY BANK MATTESON 4350 LINCOLN HIGHWAY MATTESON IL 604430000	6.2%	8	129	.0%	0	7
826197	ILLINI BANK OF SANGAMON COUNTY 120 SOUTH CHATHAM ROAD SPRINGFIELD IL 627040000	6.2%	2	32	.0%	0	2
828562	MUNICIPAL TRUST & SAVINGS BANK 720 MAIN STREET NORTHWEST BOURBONNAIS IL 609140000	6.2%	24	382	.0%	0	49

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
803088	LASALLE NATIONAL BANK 105 MARQUETTE ST., P.O. BOX 461 LASALLE IL 613010461	6.1%	3	49	.0%	0	2
802864	THE FAIRFIELD NATIONAL BANK PO BOX 429 FAIRFIELD IL 628370000	6.0%	2	33	.0%	0	1
803212	THE SANDWICH STATE BANK PO BOX 150 SANDWICH IL 605480150	6.0%	2	33	.0%	0	7
803227	SPRING VALLEY CITY BANK 315 NORTH CORNELIA STREET SPRING VALLEY IL 613620000	6.0%	2	33	.0%	0	4
817588	PATHWAY FINANCIAL ONE PATHWAY CENTER MATTESON IL 604430000	6.0%	6	100	.0%	0	9
826784	COMMUNITY STATE BANK 401 WEST MAIN STREET SALEM IL 628810000	6.0%	2	33	.0%	0	1
803050	HARRIS TRUST AND SAVINGS BANK 200 W.MONROE, ATTN N.SURLA CHICAGO IL 606030000	5.9%	23	389	.0%	0	15
812243	GRAND NATIONAL BANK 3307 CHICAGO ROAD SOUTH CHICAGO HEIGHT IL 604110000	5.9%	7	117	.0%	0	1
821192	PETERSON BANK 3232 W PETERSON AVE CHICAGO IL 606590000	5.9%	4	67	.0%	0	2
802860	OLD KENT BANK 233 SOUTH WACKER CHICAGO IL 606066396	5.8%	35	596	5.7%	24	420
818851	LA SALLE BANK OF LISLE 4733 MAIN STREET LISLE IL 605320000	5.8%	2	34	.0%	0	2
814589	FARMERS STATE BANK OF WESTERN ILL PO BOX 249 ALEXIS IL 614120249	5.7%	2	35	.0%	0	4
818270	UNITED COMMUNITY BANK 121 S MACOUPIN ST GILLESPIE IL 620330000	5.7%	2	35	.0%	0	5
803105	MARQUETTE NATIONAL BANK 9612 W. 143RD ST. ORLAND PARK IL 604620000	5.6%	7	125	.0%	0	37
819648	UNIVERSITY NATIONAL BANK OF CHICAGO 1354 E 55TH STREET CHICAGO IL 606155388	5.6%	4	71	.0%	0	53
812198	CHAMPION FEDERAL SAVINGS AND LOAN A 115 EAST WASHINGTON STREET BLOOMINGTON IL 617029957	5.5%	42	757	.0%	0	11

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Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
824152	STANDARD FEDERAL BANK FOR SAVINGS 800 BURR RIDGE PARKWAY, ACCT DEPT BURR RIDGE IL 605216486	5.5%	10	179	.0%	0	2
824221	NORTHERN TRUST BANK/O'HARE 8501 WEST HIGGINS ROAD CHICAGO IL 606310000	5.5%	18	326	.0%	0	16
803075	IROQUOIS FEDERAL SAVINGS AND LOAN PO BOX 190 WATSEKA IL 609700000	5.4%	2	37	.0%	0	2
802735	NBD ARLINGTON HEIGHTS BANK 900 EAST KENSINGTON ROAD ARLINGTON HEIGHTS IL 600040000	5.3%	18	338	.0%	0	30
802790	CARLINVILLE NATIONAL BANK PO BOX 450 CARLINVILLE IL 626260000	5.2%	2	38	.0%	0	1
824802	CENTRAL BANK 3303 NAMEOKI RD. GRANITE CITY IL 620400000	5.0%	9	179	.0%	0	10
823353	WEST SUBURBAN BANK 711 SOUTH WESTMORE AVE LOMBARD IL 601480000	4.9%	16	324	.0%	0	22
802929	FIRST NATIONAL BANK OF BLUE ISLAND 13057 S WESTERN AVENUE BLUE ISLAND IL 604060000	4.8%	2	41	.0%	0	4
819483	AMALGAMATED TRUST AND SAVINGS BANK 1 WEST MONROE ATTN: MARIE MORRIS CHICAGO IL 606030000	4.8%	2	41	.0%	0	2
822741	FIRSTAR DU PAGE BANK 466 MAIN ST GLEN ELLYN IL 601370000	4.8%	2	41	.0%	0	4
824943	HARRIS BANK AURORA, NA 1252 N. LAKE AURORA IL 605060731	4.8%	10	205	.0%	0	7
828525	FARMERS STATE BANK 108 E. ADAMS PITTSFIELD IL 623630000	4.8%	2	41	.0%	0	2
802910	AMCORE BANK, NA WOODSTOCK 225 W JACKSON ST WOODSTOCK IL 600980000	4.7%	3	63	.0%	0	9
802982	FIRST NATIONAL BANK OF STERLING PO BOX 368 STERLING IL 610810368	4.7%	6	126	.0%	0	11
802974	FIRST NATIONAL BANK 205 SOUTH 5TH STREET SPRINGFIELD IL 627010000	4.6%	6	130	.0%	0	6
829033	R.I.A. FEDERAL CREDIT UNION PO BOX 4750 ROCK ISLAND IL 612044750	4.6%	7	150	.0%	0	43

Office of Postsecondary Education
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For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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829653	DEERFIELD FEDERAL SVGS & LOAN ASSN 745 DEERFIELD ROAD DEERFIELD IL 600150000	4.6%	2	43			
803139	NATIONAL BANK OF MONMOUTH PO BOX 440 MONMOUTH IL 614620440	4.5%	2	44	.0%	0	9
802949	NORTHERN TRUST BANK/LAKE FOREST 265 E. DEERPATH LAKE FOREST IL 600450391	4.4%	4	89	.0%	0	6
803110	PAYSAVER CREDIT UNION 450 E 22ND ST SUITE 250 LOMBARD IL 601480000	4.3%	2	46	.0%	0	7
803025	FIRST STATE BANK OF PRINCETON 815 SOUTH MAIN STREET PRINCETON IL 613560000	4.2%	2	47	.0%	0	3
817981	CHICAGO HEIGHTS NATIONAL BANK 1030 DIXIE HWY, STUDENT LOANS CHICAGO HEIGHTS IL 604110000	4.2%	2	47	.0%	0	4
820175	STANDARD BANK AND TRUST CO 2400 WEST 95TH STREET EVERGREEN PARK IL 606420000	4.2%	3	70	.0%	0	49
802936	FIRST NATIONAL OF EVERGREEN PARK 3101 W 95TH STREET EVERGREEN PARK IL 606420000	4.0%	14	348	.0%	0	14
829377	AMERIFED FEDERAL SAVINGS BANK 120 N SCOTT STREET JOLIET IL 604310000	3.9%	7	177	.0%	0	7
812194	STATE BANK OF ANTIOCH 440 LAKE STREET ANTIOCH IL 600020000	3.8%	2	52	.0%	0	3
822972	UNITED FEDERAL SAVINGS BANK 700 MAIN STEET PEORIA IL 616020000	3.8%	4	105	.0%	0	1
803223	SOUTH SHORE BANK 7054 SOUTH JEFFERY CHICAGO IL 606490000	3.7%	2	53	.0%	0	6
803107	MCHENRY STATE BANK 3510 W ELM STREET MCHENRY IL 600500000	3.6%	3	83	.0%	0	8
803172	MARQUETTE NATIONAL BANK 9612 WEST 143RD ST ORLAND PARK IL 604620000	3.6%	5	138	.0%	0	115
817344	FIRST NATIONWIDE BANK 1520 KENSINGTON STE 300 OAK BROOK IL 605210000	3.6%	4	111			
803037	GARY WHEATON BANK 120 E WESLEY ST ATTN: D WHEELER WHEATON IL 601870000	3.5%	16	457	.0%	0	39

		ORIGINATING LENDERS			CURRENT HOLDERS		
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802732	AVENUE BANK OF OAK PARK 104 NORTH OAK PARK AVE OAK PARK IL 603011387	3.4%	4	117	.0%	0	5
828425	SUPERIOR BANK, FSB 1 LINCOLN CENTRE STUDENT LOANS OAKBROOK TERRACE IL 601814262	3.4%	3	88	.0%	0	5
802946	FIRST NATIONAL BANK 801 ESSINGTON RD. JOLIET IL 604350000	3.3%	4	119	.0%	0	15
803017	FIRST BANK AND TRUST COMPANY OF ILL 300 E NORTHWEST HWY-ATTN STUDENT LN PALATINE IL 600670000	3.3%	1	30	3.4%	1	29
829802	FIRST COMMONWEALTH LIFE INS CO 5250 SOUTH SIXTH ST RD SPRINGFIELD IL 627030000	3.3%	1	30			
803073	BOATMEN'S BANK OF QUINCY 531 HAMPSHIRE QUINCY IL 623010000	3.2%	1	31	.0%	0	4
829518	TINLEY PARK BANK 16255 SOUTH HARLEM AVENUE TINLEY PARK IL 604770000	3.2%	1	31			
802837	CONTINENTAL ILLINOIS NATIONAL BANK 231 SOUTH LASALLE STREET CHICAGO IL 606970000	3.1%	2	63	.0%	0	15
826848	DUPAGE SCHOOLS CREDIT UNION P O BOX 353 401 S CARLTON WHEATON IL 601890000	3.1%	1	32	.0%	0	1
802986	NBD BANK ELGIN, NA P O BOX 79 ELGIN IL 601210000	3.0%	2	65	.0%	0	2
803119	MAGNA MILLIKIN BANK OF DECATUR BOX 1278 DECATUR IL 625260000	3.0%	3	100	.0%	0	9
803150	NEW LENOX STATE BANK 110 W MAPLE NEW LENOX IL 604510000	3.0%	3	97	.0%	0	5
829404	MIDAMERICA FEDERAL SAVINGS BANK 1308 SOUTH NAPER BLVD NAPERVILLE IL 605400000	3.0%	6	197	.0%	0	5
802750	BANK OF HOMEWOOD 2034 RIDGE ROAD HOMEWOOD IL 604300000	2.9%	2	67			
803078	JEFFERSON STATE BANK 5301 LAWRENCE AVE CHICAGO IL 606300000	2.9%	1	34	.0%	0	23
803081	THE STATE BANK OF JERSEYVILLE 117 S STATE JERSEYVILLE IL 620520000	2.9%	1	34	.0%	0	5

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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815611	FIDELITY FEDERAL SAVINGS AND LOAN A 303 W. COLLEGE AVE JACKSONVILLE IL 626502496	2.9%	1	34	.0%	0	2
819950	BANK OF HINSDALE 400 E OGDEN AVE HINSDALE IL 605210000	2.9%	1	34	.0%	0	1
803160	LASALLE NORTHWEST NATIONAL BANK 4747 W. IRVING PARK RD. CHICAGO IL 606410000	2.8%	1	35	.0%	0	22
812220	GLENVIEW STATE BANK 800 WAUKEGAN ROAD GLENVIEW IL 600250000	2.8%	6	210	.0%	0	12
826005	PEOPLES BANK OF MARION 1116 N CARBON MARION IL 629590000	2.8%	1	35	.0%	0	3
802800	CENTRAL TRUST & SAVINGS BANK 101 NORTH STATE ST GENESEO IL 612540000	2.7%	1	37	.0%	0	4
815712	SOUTH HOLLAND TRUST & SAVINGS BANK 16178 SOUTH PARK AVENUE SOUTH HOLLAND IL 604730366	2.7%	3	109	.0%	0	17
827748	CHARTER BANK & TRUST 2200 WEST HIGGINS ROAD HOFFMAN ESTATES IL 601952481	2.7%	1	37	.0%	0	1
802848	DOWNERS GROVE NATIONAL BANK MAIN & CURTISS DOWNERS GROVE IL 605150000	2.6%	1	38	.0%	0	3
819957	FIRST NATIONAL BANK OF MORTON GROVE 6201 DEMPSTER MORTON GROVE IL 600530000	2.6%	1	38	.0%	0	3
827599	CARROLLTON BANK AND TRUST COMPANY 315 SIXTH STREET PO BOX 232 CARROLLTON IL 620160232	2.6%	1	38	.0%	0	3
829361	OAK LAWN NATIONAL BANK 9400 S. CICERO AVE OAKLAWN IL 604530000	2.6%	1	38	.0%	0	1
803071	FIRST OF AMERICA BANK-SPRINGFIELD,N 1 OLD CAPITOL PLAZA NORTH SPRINGFIELD IL 627949268	2.5%	1	39	.0%	0	2
803098	FIRST AMERICAN BANK 1812 WEST JEFFERSON STREET JOLIET IL 604356616	2.5%	1	39	.0%	0	2
826424	GRAND NATL BANK-CRYSTAL LAKE 265 VIRGINIA STREET CRYSTAL LAKE IL 600140000	2.5%	1	39	.0%	0	2
827875	HOME STATE BANK/NATIONAL ASSOCIATIO 40 GRANT ST CRYSTAL LAKE IL 600140437	2.5%	1	39	.0%	0	1

FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
802838	CONSUMERS COOPERATIVE CREDIT UNION 2750 WASHINGTON STREET WAUKEGAN IL 600850000	2.3%	3	126	.0%	0	10
802938	MERCANTILE BANK 115 W. PERRY STREET GALENA IL 610360000	2.3%	1	42	.0%	0	4
824773	COMMERCIAL NATIONAL BANK 3322 SOUTH OAK PARK AVENUE BERWYN IL 604020716	2.3%	1	43	9.0%	1	11
831643	DR SCHOLL COLLEGE OF PODIATRIC MED 1001 NORTH DEARBORN ST CHICAGO IL 606100000	2.2%	2	87	.0%	0	8
802878	FARMERS NATIONAL BANK OF GENESEO PO BOX 270 GENESEO IL 612540000	2.1%	1	46	.0%	0	5
828053	FIRST SAVINGS BANK OF HEGEWISCH 13220 SOUTH BALTIMORE AVENUE CHICAGO IL 606330000	2.1%	1	46	.0%	0	18
826900	AMERICAN NATIONAL BANK/LIBERTYVILLE 1201 S MILWAUKEE LIBERTYVILLE IL 600480000	2.0%	1	50	.0%	0	4
829669	EAST SIDE BANK & TRUST COMPANY 10635 S EWING CHICAGO IL 606176689	2.0%	1	49			
803299	VILLA PARK TRUST & SAVINGS BANK 10 S VILLA AVENUE VILLA PARK IL 601810000	1.9%	1	52	.0%	0	6
812241	FIRST BANK OF SCHAUMBURG 321 W GOLF ROAD SCHAUMBURG IL 601960000	1.9%	1	51			
814604	FIRST NATIONAL BANK AND TRUST COMPA 510 LINCOLN HWY ROCHELLE IL 610680000	1.9%	1	51	.0%	0	7
827855	LIBERTY FEDERAL GRANT SQUARE HINSDALE IL 605210000	1.8%	1	55	1.8%	1	53
817620	NATIONAL BANK OF CANTON PO BOX 310 CANTON IL 615200000	1.7%	1	56	.0%	0	8
823728	KANE COUNTY TEACHERS CREDIT UNION P O BOX 1360 ELGIN IL 601211360	1.7%	1	56	.0%	0	24
802843	DEERE & COMPANY CREDIT UNION PO BOX 339 MOLINE IL 612650000	1.6%	1	62	.0%	0	13
803131	REGENCY SAVINGS BANK 24 NORTH WASHINGTON STREET NAPERVILLE IL 605660000	1.6%	1	61	.0%	0	4

ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
802759	OAK BROOK BANK 1400 WEST 16TH STREET OAK BROOK IL 605210000	1.5%	1	66	.0%	0	62
822141	BANK OF BUFFALO GROVE PO BOX 7170 BUFFALO GROVE IL 600897170	1.5%	2	132	.0%	0	12
802826	COLUMBIA NATIONAL BANK OF CHICAGO 5250 N HARLEM AVENUE CHICAGO IL 606560000	1.2%	1	79	.0%	0	6
824565	NORTHWESTERN UNIVERSITY 1801 HINMAN 3RD FL STUD LN OFF EVANSTON IL 602081280	1.1%	11	996	.0%	0	59
803294	UNIVERSITY OF ILLINOIS EMPLOYEES CR PO BOX 500 CHAMPAIGN IL 618240500	.8%	1	114	.0%	0	93
831428	MIDWESTERN UNIVERSITY 555 31ST STREET DOWNERS GROVE IL 605150000	.8%	1	120	.0%	0	16
802711	ALGONQUIN STATE BANK 221 S MAIN STREET ALGONQUIN IL 601020160	.0%	0	30	.0%	0	3
802754	AMERICAN NATIONAL BANK OF LANSING 3115 RIDGE ROAD LANSING IL 604380000	.0%	0	40	.0%	0	16
802755	BANK OF LINCOLNWOOD 4433 WEST TOUHY AVENUE LINCOLNWOOD IL 606461878	.0%	0	31	.0%	0	27
802761	BANK OF PONTIAC 300 WEST WASHINGTON ST POB 710 PONTIAC IL 617640710	.0%	0	32	.0%	0	3
802923	FIRST NATIONAL BANK OF OTTAWA PO BOX 657 OTTAWA IL 613500000	.0%	0	38	.0%	0	4
802927	FIRST OF AMERICA BANK-QUAD CITIES P.O. BOX 4210, TED JOHNSON ROCK ISLAND IL 612044210	.0%	0	43	.0%	0	5
802948	FIRST NATIONAL BANK OF LAGRANGE 620 W BURLINGTON AVE PO BOX 190 LAGRANGE IL 605250190	.0%	0	31	.0%	0	13
803009	HARRIS BANK BARRINGTON, N.A. 201 S. GROVE AVE. BARRINGTON IL 600104493	.0%	0	49	.0%	0	10
803032	HARRIS BANK FRANKFORT 28 W NEBRASKA FRANKFORT IL 604231497	.0%	0	41	.0%	0	4
803051	HARRISBURG NATIONAL BANK 1 NORTH VINE HARRISBURG IL 629460000	.0%	0	31	.0%	0	4

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
814067	HARRIS BANK ST CHARLES 1 E MAIN ST ST. CHARLES IL 601741981	.0%	0	36	.0%	0	1
817980	DEVON BANK 6445 N WESTERN AVENUE CHICAGO IL 606455494	.0%	0	48	.0%	0	10
824514	UNIVERSITY OF CHICAGO ATT L LANFEAR 5801 S ELLIS AVE OFF OF BURSAR 101 CHICAGO IL 606370000	.0%	0	41			
824567	BANK OF LOCKPORT 826 E 9TH ST LOCKPORT IL 604413696	.0%	0	38	.0%	0	5
826351	ILL. DESIGNATED ACCOUNT PURCHASE PR 1755 LAKE COOK ROAD DEERFIELD IL 600155209				9.1%	1,209	13,182
826689	BANK OF HOMEWOOD 2034 RIDGE ROAD HOMEWOOD IL 604300000	.0%	0	33			
827243	BLACKHAWK STATE BANK PO BOX 1100 MILAN IL 612640000	.0%	0	56	.0%	0	1
827438	MIDLAND FEDERAL SAVINGS & LOAN ASSO 8929 S. HARLEM AVENUE BRIDGEVIEW IL 604550000	.0%	0	33	.0%	0	24
827719	COMMUNITY TRUST CREDIT UNION 1313 SKOKIE HIGHWAY GURNEE IL 600310000	.0%	0	47	.0%	0	2
830628	IDAPP 1755 LAKE COOK RD. DEERFIELD IL 600150000				10.0%	302	3,014
833395	FNB TRUST FIRST UNION STUD LN 1 1ST NAT'L PLZA STE 0126 CHICAGO IL 606700126				.0%	0	277

FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--INDIANA--							
803612	FIRST UNITED SAVINGS BANK, F.S.B. ONE NORTH LOCUST STREET GREENCASTLE IN 461350000	27.9%	19	68	20.0%	1	5
828231	ALLEN COUNTY BANK & TRUST COMPANY 811 SOUTH CALHOUN STREET FORT WAYNE IN 468020000	19.6%	26	132	.0%	0	7
824759	FIRST CITIZENS BANK, NA LOAN OPERATIONS PO BOX 800 MICHIGAN CITY IN 463600000	17.9%	14	78	41.5%	37	89
803342	AMERICAN NATIONAL BANK & TRUST CO 110 EAST MAIN STREET PO BOX 751 MUNCIE IN 473080751	15.0%	8	53	.0%	0	4
831624	METRO BANK 10333 NORTH MERIDIAN STE 111 INDIANAPOLIS IN 462900000	14.9%	24	161	16.7%	61	365
803650	LAFAYETTE BANK AND TRUST COMPANY PO BOX 1190 LAFAYETTE IN 479020000	14.4%	12	83			
803670	MERCANTILE NATIONAL BANK P O BOX 599 GRIFFITH IN 463190000	13.7%	7	51	.0%	0	8
828259	UNION FEDERAL SAVINGS BANK-EVANSVIL PO BOX 3341 EVANSVILLE IN 477310000	13.5%	5	37	.0%	0	4
803408	CITIZEN'S NAT'L BANK-EVANSVILLE PO BOX 3341 EVANSVILLE IN 477310000	13.1%	92	700	5.3%	3	56
803606	STAR FINANCIAL BANK OF MUNCIE INDIA PO BOX 2928 MUNCIE IN 473070928	12.0%	34	282	.0%	0	29
803337	AMERICAN NATIONAL BANK PO BOX 438 VINCENNES IN 475910000	11.7%	21	179	.0%	0	3
832446	TECH FEDERAL CREDIT UNION 10951 BROADWAY CROWN POINT IN 463070000	10.8%	4	37			
803560	FIRST NATIONAL BANK PO BOX 1089 PORTLAND IN 473710000	10.5%	4	38	28.5%	2	7
820620	NATIONAL CITY BANK, INDIANA 101 W WASHINGTON INDIANAPOLIS IN 462550000	10.0%	3	30	.0%	0	1
803588	FORT WAYNE NATIONAL BANK PO BOX 110 FORT WAYNE IN 468010000	9.6%	25	260	.0%	0	25
830892	PEOPLES TRUST COMPANY 59 S MAIN ST P O BOX 190 LINTON IN 474410000	9.6%	3	31			

Office of Postsecondary Education

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
803799	TERRE HAUTE FIRST NATIONAL BANK PO BOX 9034 TERRE HAUTE IN 478080000	9.3%	70	747	.0%	0	67
815899	PEOPLES TRUST COMPANY P O BOX 7 BROOKVILLE IN 470120000	9.3%	7	75			
824583	FIRST NATIONAL BANK PO BOX 9012 KOKOMO IN 469049012	8.9%	8	89	.0%	0	5
803665	MADISON BANK AND TRUST COMPANY 213 215 E MAIN ST MADISON IN 472500000	8.4%	7	83	.0%	0	1
803675	MERCHANTS NATIONAL BANK OF MUNCIE, PO BOX 792 MUNCIE IN 473050000	8.3%	62	739	.0%	0	33
803758	SECURITY BANK & TRUST CO. PO BOX 1200 VINCENNES IN 475911200	8.1%	3	37	.0%	0	10
803642	IRWIN UNION BANK & TRUST CO. PO BOX 929 COLUMBUS IN 472020000	7.8%	8	102			
803466	FARMERS BANK 9 E CLINTON ST FRANKFORT IN 460410000	7.2%	4	55	.0%	0	2
831772	PROFESSIONAL FEDERAL CREDIT UNION PO BOX 5466 1710 ST JOE RIVER DR FORT WAYNE IN 468955466	7.2%	9	124	.0%	0	2
803414	CITIZENS FIRST STATE BANK PO BOX 720 HARTFORD CITY IN 473480000	7.1%	3	42	.0%	0	1
820685	INDIANA UNIVERSITY EMPLOYEES FED CU 510 E 17TH ST PO BOX 368 BLOOMINGTON IN 474020368	7.0%	41	585	7.1%	37	517
803693	OLD-FIRST NATIONAL BANK IN BLUFFTON 304 WEST MARKET STREET BLUFFTON IN 467140000	6.9%	3	43	.0%	0	1
803541	FIRST OF AMERICA BANK-LA PORTE, N.A PO BOX 5050 LA PORTE IN 463500000	6.8%	7	102	.0%	0	1
803672	MERCHANTS NATIONAL/TERRE HAUTE 701 WABASH AVENUE, P O BOX 1447 TERRE HAUTE IN 478080000	6.8%	31	452	.0%	0	33
803805	BANK CALUMET, N.A. 5231 HOHMAN AVENUE HAMMOND IN 463201738	6.8%	14	204	4.3%	4	93
803863	UNION COUNTY NATIONAL BANK PO BOX 217 LIBERTY IN 473530217	6.6%	3	45			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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803752	STAR BANK, NA. EASTERN INDIANA PO BOX 1486 RICHMOND IN 473759978	6.5%	8	122	.0%	0	59
831970	THREE RIVERS FEDERAL CREDIT UNION 4813 NEW HAVEN AVENUE FORT WAYNE IN 468030000	6.4%	9	139	.0%	0	17
805573	NORWEST BANK WABASH 202 S WABASH ST WABASH IN 469920000	6.2%	26	419	.0%	0	8
815572	FARMERS AND MERCHANTS BANK OF ROCHE PO BOX 567 ROCHESTER IN 469750000	6.2%	2	32	.0%	0	1
815710	CITIZENS BANK OF CENTRAL INDIANA BALDWIN & HARRIMAN, PO BOX 530 BARGERSVILLE IN 461060000	6.2%	2	32			
815897	VALLEY AMERICAN BANK & TRUST COMPAN PO BOX 328, ATTN STUDENT LOANS SOUTH BEND IN 466240328	6.2%	7	112	.0%	0	12
829057	INDUSTRIAL CREDIT UNION 1115 SAGAMORE PARKWAY SOUTH LAFAYETTE IN 479050000	6.2%	2	32	.0%	0	7
821605	DECATUR BANK AND TRUST COMPANY 520 N 13TH STREET DECATUR IN 467330000	6.0%	2	33			
830584	INDIANA TELCO FEDERAL CREDIT UNION PO BOX 50738 INDIANAPOLIS IN 462500738	5.9%	4	67	8.3%	2	24
828346	FIRST INDIANA BANK 135 N. PENNSYLVANIA ST INDIANAPOLIS IN 462040000	5.8%	4	68			
803643	JACKSON COUNTY BANK PO BOX 1001 SEYMOUR IN 472740000	5.7%	2	35	.0%	0	1
828363	AMERIANA SAVINGS BANK 2118 BUNDY AVENUE NEW CASTLE IN 473620000	5.7%	2	35	.0%	0	8
827220	INDIANA FCU INDIANAPOLIS 5103 MADISON AVENUE INDIANAPOLIS IN 462270000	5.6%	9	158	.0%	0	2
803694	OLD NATIONAL BANK PO BOX 867, ATTN: KATHY HUMM EVANSVILLE IN 477050000	5.4%	36	663	.0%	0	77
831115	INB NORTHWEST 437 SOUTH STREET P O BOX 780 LAFAYETTE IN 479050000	5.4%	19	347	.0%	0	41
803654	LAKE CITY BANK PO BOX 1387 WARSAW IN 465811387	5.2%	12	227	.0%	0	16

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
812301	PEOPLES NATIONAL BANK AND TRUST COM 201 EAST MAIN STREET WASHINGTON IN 475010000	5.2%	2	38			
803769	SPRINGS VALLEY BANK & TRUST COMPANY COLLEGE & MAPLE STS FRENCH LICK IN 474320000	5.1%	2	39			
829096	DANA FEDERAL CREDIT UNION 3102 SPRING STR FORT WAYNE IN 468082998	5.1%	2	39	.0%	0	2
803733	THE RIPLEY COUNTY BANK PO BOX 176 OSGOOD IN 470370176	5.0%	2	40			
821252	MUTUAL FEDERAL SAVINGS BANK P O BOX 551 MUNCIE IN 473080000	5.0%	13	258	.0%	0	2
827642	DIXIE NATIONAL LIFE INSURANCE CO 9100 KEYSTONE CROSSING STE 600 INDIANAPOLIS IN 462400000	5.0%	3	60	18.7%	3	16
831947	ELKHART CNTY FARM BUREAU COOP ASNCU 301 WEST LINCOLN AVE P O BOX 727 GOSHEN IN 465260000	5.0%	2	40	.0%	0	1
803372	BLOOMFIELD STATE BANK PO BOX 407 BLOOMFIELD IN 474240407	4.9%	3	61	.0%	0	3
803446	DEMOTTE STATE BANK 210 S HALLECK ST PO BOX 400 DEMOTTE IN 463100000	4.8%	2	41			
825221	FINANCE CENTER FEDERAL CREDIT UNION PO BOX 26501 INDIANAPOLIS IN 462260000	4.6%	5	107	4.5%	1	22
803795	TEACHERS CREDIT UNION PO BOX 1395 SOUTH BEND IN 466241395	4.5%	25	555	.0%	0	64
829435	CITIZENS FINANCIAL SERVICES, FSB 707 RIDGE RD MUNSTER IN 463210000	4.4%	4	89	.0%	0	2
828295	VALPARAISO UNIVERSITY FEDERAL CREDI 1404 EAST LINCOLNWAY VALPARAISO IN 463835826	4.3%	4	91	.0%	0	5
829257	PURDUE EMPLOYEES F.C.U. 540 NORTHWESTERN AVE WEST LAFAYETTE IN 479060000	4.3%	13	298	.0%	0	7
830410	MARION SCHOOL EMPLOYEES F.C.U. 515 N BRADNER AVE MARION IN 469520000	4.2%	3	70	.0%	0	52
832011	MONROE COUNTY BANK 111 SOUTH LINCOLN ST BLOOMINGTON IN 474020000	4.1%	4	97			

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803373	CITIZENS BANK,BLOOMINGTON PO BOX 3341 EVANSVILLE IN 477310000	4.0%	3	74	.0%	0	5
828564	MIDWEST AMERICA FEDERAL CREDIT UNI 1104 MEDICAL PARK DRIVE FORT WAYNE IN 468255826	4.0%	6	147	.0%	0	8
824327	INDIANA FEDERAL BANK FOR SAVINGS 63 LAFAYETTE ST VALPARAISO IN 463835598	3.9%	6	151	.0%	0	17
803658	NORWEST BANK FORT WAYNE, N.A. 116 EAST BERRY STREET FORT WAYNE IN 468010000	3.8%	17	442	.0%	0	19
815708	FIRST NATIONAL BANK, VALPARAISO PO BOX 2147 VALPARAISO IN 463842147	3.8%	4	103	3.9%	4	102
830731	NOTRE DAME CREDIT UNION P O BOX 7878 NOTRE DAME IN 465560000	3.7%	24	639	4.7%	21	441
826679	ELI LILLY FEDERAL CREDIT UNION PO BOX 7123 INDIANAPOLIS IN 462070000	3.6%	5	138	3.5%	5	139
803422	CITIZENS BANK PO BOX 789, ATTN: MIKE SHEA MOORESVILLE IN 461580000	3.4%	2	58			
803364	BANK OF REYNOLDS 229 NORTH MAIN STREET MONTICELLO IN 479602132	3.3%	1	30			
812296	FIRST FEDERAL SAVINGS BANK PO BOX 527 ROCHESTER IN 469750000	3.3%	1	30			
830895	BANK ONE, MERRILLVILLE, NA PO BOX 10129 MERRILLVILLE IN 464100549	3.3%	44	1,318	.0%	0	114
803565	FIRST NATIONAL BANK OF FREMONT PO BOX 87 ORLAND IN 467760000	3.2%	1	31			
803811	MID STATE BANK OF HENDRICKS CO. PO BOX 119 DANVILLE IN 461220000	3.2%	1	31	.0%	0	2
823019	PEOPLES BANK, FSB 9204 COLUMBIA AVENUE MUNSTER IN 463210000	3.2%	1	31			
803513	FIRST BANK OF BERNE BOX 369 BERNE IN 467110000	3.1%	1	32	.0%	0	4
803590	FOUNTAIN TRUST COMPANY ONE FOUNTAIN SQUARE COVINGTON IN 479320000	3.1%	1	32	.0%	0	16

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803680	HUNTINGTON NATIONAL BANK OF INDIANA PO BOX 2307 INDIANAPOLIS IN 462060000	3.1%	2	63			
817517	CENTRA CREDIT UNION 1430 NATIONAL ROAD COLUMBUS IN 472010000	3.1%	5	161	3.1%	5	159
826865	BEDFORD INDEPENDENT FEDERAL CREDIT 630 LINCOLN AVENUE BEDFORD IN 474210000	3.1%	2	64	.0%	0	4
803787	STATE BANK OF LIZTON 206 NORTH STATE ST BOX 170 LIZTON IN 461490000	3.0%	1	33	33.3%	1	3
803488	FARMERS STATE BANK PO BOX 1010 SHIPSHEWANA IN 465650000	2.9%	1	34			
812294	HOME FEDERAL SAVINGS BANK PO BOX 648 SEYMOUR IN 472740648	2.9%	5	168	.0%	0	1
803460	FIRST UNITED BANK 790 MILL STREET MIDDLETOWN IN 473560000	2.8%	1	35	.0%	0	5
826140	BANK OF WESTERN INDIANA PO BOX 208 COVINGTON IN 479320000	2.7%	1	36	.0%	0	1
803831	RIDDELL NATIONAL BANK 1 E NATIONAL AVENUE BRAZIL IN 478340000	2.6%	1	38	.0%	0	1
803855	BANK ONE, FRANKLIN 111 MONUMENT CIRCLE STE 1011 INDIANAPOLIS IN 462771011	2.5%	2	77			
812300	CENTIER BANK 1500 119TH STREET WHITING IN 463940550	2.5%	2	77	.0%	0	18
827245	BANK OF HIGHLAND PO BOX 1929 HIGHLAND IN 463221911	2.4%	2	81	.0%	0	1
812310	PENDLETON BANKING COMPANY 100 WEST STATE ST PENDLETON IN 460640000	2.3%	1	42			
829368	PERMANENT FEDERAL S & L ASSN 101 S.E. THIRD STREET BOX 1227 EVANSVILLE IN 477061227	2.3%	1	43			
803508	1ST SOURCE BANK P O BOX 1602 SOUTH BEND IN 466340000	1.9%	3	153	.0%	0	11
818313	FIFTH THIRD BANK OF CENTRAL INDIANA 251 N. ILLINOIS ST. ATT C. DIENHART INDIANAPOLIS IN 462040000	1.9%	2	105	.0%	0	6

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803540	BANK ONE, PLAINFIELD, N.A P.O.BOX 7700 INDIANAPOLIS IN 462770001	1.8%	1	54	.0%	0	2
803798	TELL CITY NATIONAL BANK 601 MAIN STREET TELL CITY IN 475860000	1.8%	1	54	.0%	0	2
815901	EVANSVILLE TEACHERS FEDERAL CU PO BOX 5129 EVANSVILLE IN 477165129	1.1%	1	89	1.1%	1	88
817516	SALIN BANK & TRUST CO PO BOX 720 LOGANSPORT IN 469470720	1.1%	1	87	.0%	0	7
824573	KEY BANK AS TRUSTEE FOR EFS FIN CO 8425 WOODFIELD CROSSING #401 INDIANAPOLIS IN 462402477	4%	4	939	6.6%	960	14,387
802934	FIRST NATIONAL BK PO BOX 3341 EVANSVILLE IN 477310000	0%	0	40	.0%	0	7
803382	CAMPBELL & FETTER BANK ORCHARD & WILLIAMS STRS KENDALLVILLE IN 467550000	0%	0	58	.0%	0	2
803399	UNITED SOUTHWEST BANK 211 E MAIN STREET WASHINGTON IN 475010000	.0%	0	40	.0%	0	5
803407	CITIZENS NATIONAL BANK PO BOX 159 TELL CITY IN 475860000	.0%	0	47	.0%	0	41
803420	CITIZENS STATE BANK 1238 BROAD STREET PO BOX C NEW CASTLE IN 473620000	.0%	0	56	.0%	0	14
803447	DUBOIS COUNTY BANK ONE DCB PLAZA JASPER IN 475460000	.0%	0	49	.0%	0	5
803503	FAYETTE BANK & TRUST COMPANY P O BOX 247 CONNERSVILLE IN 473310000	.0%	0	33			
803557	FIRST NATIONAL BANK OF WARSAW P O BOX 1447 WARSAW IN 465811447	.0%	0	80	.0%	0	10
803608	GERMAN AMERICAN BANK P O BOX 8 0 - 711 MAIN ST JASPER IN 475470000	.0%	0	43			
803614	GREENFIELD BANKING COMPANY 10 E MAIN STREET GREENFIELD IN 461400000	.0%	0	36			
803695	ORANGE COUNTY BANK COURT STREET PO BOX 227 PAOLI IN 474540000	.0%	0	38	.0%	0	1

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803699	OWEN COUNTY STATE BANK P O BOX 151 SPENCER IN 474600151	.0%	0	30			
803723	NORWEST BANK PERU 12 N BROADWAY PERU IN 469700000	.0%	0	32			
803876	FIRST OF AMERICA, WABASH VALLEY 2 SOUTH BROADWAY PERU IN 469700000	.0%	0	38	.0%	0	1
817632	STAR FINANCIAL BK-MADISON COUNTY 735 MAIN ST PO BOX 151600 ANDERSON IN 460150000	.0%	0	30	.0%	0	2
820158	SECURITY FEDERAL BANK A.F.S.B. 9321 WICKER AVENUE ST. JOHN IN 463730067	.0%	0	52	.0%	0	49
820198	FIRST STATE BANK OF MIDDLEBURY PO BOX 69 MIDDLEBURY IN 465400069	.0%	0	37	.0%	0	7
821457	WHIRLPOOL EVANSVILLE EMPL FED CR UN P O BOX 4367 EVANSVILLE IN 477110000	.0%	0	37	.0%	0	2
821978	PEOPLES FEDERAL SAVINGS BANK PO BOX 231 AUBURN IN 467060231	.0%	0	62	.0%	0	6
822148	PERPETUAL FEDERAL SAVINGS AND LOAN 230 WALNUT ST LAWRENCEBURG IN 470259972	.0%	0	32	.0%	0	3
826716	FRANCES SLOCUM BANK & TRUST CO PO BOX 588 WABASH IN 469920588	.0%	0	30			
828232	VALLEY FEDERAL FSC PO BOX 3341 EVANSVILLE IN 477310000	.0%	0	35	.0%	0	2
828746	THE LAPORTE SAVINGS BANK 710 INDIANA AVENUE LAPORTE IN 463503461	.0%	0	30	.0%	0	11
829489	KEY BANK AS TRUSTEE FOR EFS FINANCE 8425 WOODFIELD CROSSING BLVD S-401 INDIANAPOLIS IN 462402477				10.5%	128	1,216
829679	WABASH COUNTY FARM BUREAU CR UNION P.O.BOX 627 WABASH IN 469920000	.0%	0	35			
831149	PEOPLES LOAN & TRUST BANK PO BOX 409 WINCHESTER IN 473940000	.0%	0	32	.0%	0	2
832771	BANK ONE IND NA/TR/TRUST #43175-42 P.O. BOX 6180, MC 8317 INDIANAPOLIS IN 462066180				5.3%	114	2,124

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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832775	NBD BANK, TRUSTEE FOR SMS P.O. BOX 6180, MC 8317 INDIANAPOLIS IN 462066180				23.2%	849	3,655
832776	SMS CORP - HI 11000 USA PARKWAY MAIL CODE 8317 FISHERS IN 460380000				4.4%	15	337
833124	THE NATIONAL BANK OF INDIANAPOLIS 107 N. PENN ST., DEBI ROSS INDIANAPOLIS IN 462040000	.0%	0	3	.6%	3	437
833172	BANK ONE IND/TR/TRUSTEE 283551511 111 MONUMENT CIRCLE, STE 1611 INDIANAPOLIS IN 462770000				2.0%	8	396
833184	BK ONE IND/TR/TRUST# 2835517410 P.O. BOX 6180 MC8317 INDIANAPOLIS IN 462066180				.6%	2	301
833216	BANK ONE, IN/TR/TRUST #2835538910 111 MONUMENT CIRCLE, SUITE 1611 INDIANAPOLIS IN 462770000				1.7%	8	453
899980	INDIANA SECONDARY MARKET 8425 WOODFIELD CROSSING BLVD #401 INDIANAPOLIS IN 462402477	.0%	0	1	6.6%	824	12,377

--KANSAS--

		ORIGINATING LENDERS			CURRENT HOLDERS		
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804868	THE KANSAS STATE BANK/OTTAWA PO BOX 720, 236 N. MAIN ST OTTAWA KS 660670000	24.5%	15	61	.0%	0	3
825351	UNITED KANSAS BANK & TRUST PO BOX 638 SHAWNEE MISSION KS 662010000	20.4%	9	44	.0%	0	1
804575	FIRST UNITED NATIONAL BANK & TRUST PO BOX 89 1222 KANSAS GRE AT BEND KS 675300000	20.0%	66	329	.0%	0	6
804860	FIRST STATE BANK AND TRUST COMPANY 417 N BROADWAY PITTSBURG KS 667620000	17.8%	75	421	.0%	0	20
804711	LEAVENWORTH NATIONAL BANK AND TRUST PO DRAWER 189 LEAVENWORTH KS 660480000	13.9%	13	93	.0%	0	7
804335	ARMED FORCES BANK THIRD & KANSAS FORT LEAVENWORTH KS 660270000	13.5%	10	74	.0%	0	1
812388	NATIONSBANK, C/O LOAN SRVC CTR 2000 BLUFFS DRIVE LAWRENCE KS 660440000	13.4%	127	941	6.9%	16	230
820697	MERCANTILE BANK 9900 W 87TH STREET OVERLAND PARK KS 662120000	12.1%	23	190	.0%	0	9
804581	EMPRISE BANK NA 104 E. GRAND PO BOX M HILLSBORO KS 670630000	11.3%	216	1,900	1.5%	14	882
831838	SUNFLOWER BANK PO BOX 667 MANHATTAN KS 665020000	11.2%	70	622	.0%	0	28
804725	MERCHANTS NATIONAL BANK OF TOPEKA 800 JACKSON TOPEKA KS 666120000	10.7%	19	176	.0%	0	4
804551	FIRST SAVINGS BANK, FSB PO BOX PO BOX 6 MANHATTAN KS 665020000	10.6%	7	66	.0%	0	15
804483	BANK IV KANSAS, NA PO BOX 797 240 WEST FOURTH COLBY KS 677010000	10.2%	4	39			
899986	SLMA/LOAN SERVICING CENTER/VIRGINIA 2000 BLUFFS DRIVE LAWRENCE KS 660440000	9.9%	37	373	3.0%	244	8,043
804435	COMMERCE BANK AND TRUST 3035 S TOPEKA, PO BOX 5049 TOPEKA KS 666110000	9.5%	78	814	.0%	0	41
804456	EMPORIA STATE BANK AND TRUST COMPAN 801 MERCHANT EMPORIA KS 668010000	9.5%	30	315	.0%	0	12

Office of Postsecondary Education
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804710	LAWRENCE NATIONAL BANK 647 MASSACHUSETTS ST BOX 369 LAWRENCE KS 660440000	9.3%	3	32	.0%	0	1
804647	NATIONSBANK, STUDENT LOAN DEPT PO BOX 4 WICHITA KS 672010004	9.1%	545	5,960	7.3%	80	1,090
804538	FIRST NATIONAL BANK OF OLATHE 444 EAST SANTA FE, PO BOX 1500 OLATHE KS 660511500	8.4%	10	118	12.0%	3	25
818528	MID-CONTINENT FEDERAL SAVINGS & LOA 124 W CENTRAL EL DORADO KS 670420000	8.4%	9	107			
809050	NATIONSBANK FORMERLY BANKIV PO BOX 4 WICHITA KS 672010004	8.3%	23	275	3.0%	7	233
821176	KANSAS STATE BANK OF MANHATTAN, KS PO BOX 69 MANHATTAN KS 665020002	8.3%	116	1,384	.0%	0	473
804384	CENTRAL NATIONAL BANK 8TH & WASHINGTON JUNCTION CITY KS 664410000	8.2%	6	73	.0%	0	4
804579	EMPRISE BANK N.A. PO BOX 400 HAYS KS 676010400	8.1%	49	603	1.7%	5	279
820334	SECURITY NATIONAL BANK P O BOX 308 800 POYNTZ AVE MANHATTAN KS 665020000	8.0%	13	162	14.8%	11	74
804609	MERCANTILE BANK OF LAWRENCE,N.A. PO BOX 428 LAWRENCE KS 660440000	7.8%	241	3,052	.0%	0	1,293
804594	FIRST NATIONAL BANK & TRUST COMPANY 619 SECOND AVENUE DODGE CITY KS 678010000	7.2%	6	83	.0%	0	1
804800	COMMERCE BANK 11101 JOHNSON DRIVE SHAWNEE KS 662030000	6.7%	5	74	.0%	0	16
818542	THE BANK OF KANSAS/ LAWRENCE P O BOX 788 LAWRENCE KS 660440788	6.7%	17	252	.0%	0	74
830511	CAPITOL FEDERAL S & L ASSOC 700 KANSAS AVE TOPEKA KS 666030000	6.2%	132	2,109	3.8%	16	418
804436	UMB BANK KANSAS 601 MINNESOTA AVE KANSAS CITY KS 661012874	4.8%	5	104	.0%	0	20
804687	EMPRISE BANK, N.A. 104 EAST GRAND PO BOX M HILLSBORO KS 670630065	4.6%	2	43	7.1%	1	14

Office of Postsecondary Education
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		ORIGINATING LENDERS			CURRENT HOLDERS		
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821843	BANK IV OKLAHOMA, N.A. PO BOX 4, ATTN EDUCATIONAL LOANS WICHITA KS 672010004	3.5%	8	223	.0%	0	11
828655	PEOPLES HERITAGE SAVINGS/RTC 2090 S OHIO SALINA KS 674010000	2.7%	1	37			
804873	UMB BANK KANSAS 7109 W 80TH, ATTN: P.WOLF OVERLAND PARK KS 662040000	2.2%	1	45			
804446	DOUGLAS COUNTY BANK PO BOX 429 LAWRENCE KS 660440429	1.9%	3	155	.0%	0	51
804424	CITIZENS STATE BANK & TRUST CO. PO BOX 208 SENECA KS 665380208	1.8%	1	55	.0%	0	9
804339	BALDWIN STATE BANK 8TH & HIGH BALDWIN CITY KS 660060000	.0%	0	41	.0%	0	37
804703	KAW VALLEY STATE BANK & TRUST CO PO BOX 245 WAMEGO KS 665470000	.0%	0	33	.0%	0	1
815800	MIDAMERICAN BANK AND TRUST CO. PO BOX 2947 SHAWNEE MISSION KS 662010000	.0%	0	43			
824856	MID-KANSAS CREDIT UNION P O BOX 608 MOUNDRIDGE KS 671070000	.0%	0	31	.0%	0	31
830084	SLMA/LOAN SERVICING CENTER/KANSAS 2000 BLUFFS DR., LAWRENCE KS 660440000	.0%	0	18	10.8%	7,670	70,899

Office of Postsecondary Education
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		ORIGINATING LENDERS			CURRENT HOLDERS		
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--KENTUCKY--							
804992	FIRST SECURITY BANK & TRUST CO. 116 WEST MAIN STREET RICHMOND KY 404750000	25.0%	19	76			
804320	THE BANK JOSEPHINE PO BOX 471 PRESTONSBURG KY 416530471	24.7%	45	182			
804278	BANK OF ASHLAND 1422 WINCHESTER AVE. ASHLAND KY 411010000	24.5%	27	110	.0%	0	10
826691	FARMERS BANK & CAPITAL TRUST COMPAN 1 FARMERS BANK PLAZA FRANKFORT KY 406020309	24.1%	133	551	.0%	0	9
827780	FIRST SECURITY BANK & TRUST CO. 112 W MAIN ST. WHITESBURG KY 418581179	22.5%	14	62			
827053	CITIZENS GUARANTY BANK RIVER DRIVE IRVINE KY 403360000	22.2%	8	36			
828410	RICHMOND BANK & TRUST CO PO BOX 728 RICHMOND KY 404751492	21.0%	27	128			
805000	UNION NATIONAL BANK & TRUST CO. PO BOX 220 BARBOURVILLE KY 409060220	19.6%	10	51	.0%	0	1
823238	FIRST FEDERAL SAVINGS AND LOAN ASSO 833 LANE ALLEN ROAD LEXINGTON KY 405040000	19.4%	22	113			
826653	BANK OF CLINTON COUNTY 301 N CROSS ST ALBANY KY 426020000	19.4%	7	36	.0%	0	4
820687	PEOPLES BANK + TRUST CO. BOX 989 HAZARD KY 417010000	19.3%	17	88			
820577	BANK OF WHITESBURG P O BOX 807 WHITESBURG KY 418580000	18.6%	14	75			
804995	TAYLOR COUNTY BANK PO BOX #200 CAMPBELLSVILLE KY 427190200	18.2%	85	467	.0%	0	5
820628	HARLAN NATIONAL BANK PO BOX 880 HARLAN KY 408310000	18.1%	6	33			
829045	GREAT FINANCIAL BANK ONE FINANCIAL SQUARE LOUISVILLE KY 402023322	17.7%	17	96	.0%	0	1
826978	MORGANFIELD NATIONAL BANK PO BOX 390 MORGANFIELD KY 424370390	17.3%	8	46	.0%	0	11

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
826710	FARMERS BANK & TRUST COMPANY PO BOX 23 301 SECOND STREET HENDERSON KY 424200000	16.1%	5	31	.0%	0	1
813730	FARMERS NATIONAL BANK PO BOX 267 WILLIAMSBURG KY 407690000	15.4%	42	271	.0%	0	6
829680	SERVICE ONE CREDIT UNION, INC. 1609 CAMPBELL LANE BOWLING GREEN KY 421040000	15.3%	49	319	.0%	0	20
815627	EXCHANGE BANK OF KENTUCKY PO BOX 306 MT. STERLING KY 403530306	15.1%	5	33			
814429	WILSON & MUIR BANK & TRUST CO. PO BOX 346 BARDSTOWN KY 400040346	14.7%	5	34			
804952	FIRST & FARMERS BANK PO BOX 820 SOMERSET KY 425020820	14.4%	18	125			
804293	THE FIRST NATIONAL BANK OF JACKSON PO BOX 640 JACKSON KY 413390000	14.0%	9	64			
815730	PEOPLES EXCHANGE BANK PO BOX 127 BEATTYVILLE KY 413110000	13.1%	5	38			
804283	BANK OF LOUISVILLE AND TRUST COMPAN PO BOX 1101 LOUISVILLE KY 402010000	12.5%	55	438	1.7%	2	112
804317	FIRST AMERICAN BANK 1544 WINCHESTER AVENUE BOX 671 ASHLAND KY 411050000	12.1%	5	41			
804983	OWENSBORO NATIONAL BANK P O BOX 10001 OWENSBORO KY 423020000	11.6%	23	198	.0%	0	51
804319	SPRINGFIELD STATE BANK PO BOX 231 SPRINGFIELD KY 400690231	11.4%	8	70			
804990	PIKEVILLE NATIONAL BANK & TRUST COM PO BOX 2947 PIKEVILLE KY 415012947	10.4%	5	48			
804944	COMMERCIAL BANK OF GRAYSON BOX 7 GRAYSON KY 411430007	10.3%	6	58			
804296	BANK ONE, PIKEVILLE, NA 334 MAIN STREET PO BOX 1002 PIKEVILLE KY 415021002	10.2%	4	39			
804297	FIRST NATIONAL BANK OF PAINTSVILLE BOX 710-101 MAIN ST PAINTSVILLE KY 412400000	10.0%	3	30			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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804922	BANK OF MCCREARY COUNTY 160 WHITLEY CITY KY 426530000	9.5%	9	94	.0%	0	1
804963	BANK ONE ONE FIRST SECURITY PLAZA LEXINGTON KY 405070000	9.3%	15	161	.0%	0	1
804955	FIRST NATIONAL BANK & TRUST COMPANY PO BOX 496 CORBIN KY 407020496	9.0%	3	33			
824445	BANK OF JAMESTOWN PUBLIC SQUARE PO BOX 6 JAMESTOWN KY 426290000	8.8%	3	34			
818735	HUNTINGTON BANK OF KENTON COUNTY PO BOX 2655 COVINGTON KY 410129986	8.6%	22	254	.0%	0	10
819330	FARMERS BANK & TRUST COMPANY PO BOX 305 BARDSTOWN KY 400040305	8.1%	6	74			
804988	PEOPLES BANK OF MURRAY, KY. PO BOX 470 MURRAY KY 420710470	8.0%	6	75	.0%	0	1
804973	LIBERTY NATIONAL BANK & TRUST CO PO BOX 32500 LOUISVILLE KY 402320000	7.8%	40	512	.0%	0	3
804994	STOCKYARD BANK & TRUST COMPANY PO BOX 32890 LOUISVILLE KY 402320000	7.6%	3	39	.0%	0	3
804919	BANK OF MARSHALL COUNTY PO BOX 407 BENTON KY 420250407	6.9%	3	43	.0%	0	1
804976	LIBERTY NATIONAL BANK & TRUST CO P O BOX 32500 LOUISVILLE KY 402322500	6.5%	54	822	.0%	0	247
812848	MONTICELLO BANKING COMPANY 116 NORTH MAIN MONTICELLO KY 426330000	5.9%	4	67	.0%	0	5
804321	TRIGG COUNTY FARMERS BANK PO BOX 500 CADIZ KY 422110000	5.8%	2	34			
828796	BOWLING GREEN BANK & TRUST COMPANY PO BOX 1050 BOWLING GREEN KY 421021050	5.5%	5	90	.0%	0	1
816085	THE CITIZENS NATIONAL BANK PO BOX 118 RUSSELLVILLE KY 422760118	5.4%	3	55			
804295	FIRST NATIONAL BANK 202 E MAIN STREET LOUISA KY 412300000	5.1%	2	39			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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804998	NATIONAL CITY BANK ASHLAND KENTUCKY P O BOX 1270, 1000 CARTER AVENUE ASHLAND KY 411051270	5.0%	3	59	.0%	0	1
804923	PEOPLES FIRST OF CALLOWAY COUNTY PO BOX 1080 4TH & MAIN STS MURRAY KY 420710000	4.6%	13	280	.0%	0	3
829861	FIRST FEDERAL SAVINGS BANK P O BOX 219 CAMPBELLSVILLE KY 427190000	4.6%	2	43			
829904	UNIVERSITY OF KENTUCKY FEDERAL CRED 1080 EXPORT ST., TERRI POLLEY LEXINGTON KY 405040000	4.6%	5	107			
804286	TRANS FINANCIAL BANK NA PO BOX 90001 BOWLING GREEN KY 421029001	4.4%	11	249	.0%	0	1
804288	EDMONTON STATE BANK MAIN STREET EDMONTON KY 421290000	4.3%	2	46	.0%	0	1
814044	COMMERCIAL BANK PO BOX 520 MIDDLESBORO KY 409650000	4.1%	3	72			
829998	L & N FEDERAL CREDIT UNION 4700 SOUTHERN PKWY LOUISVILLE KY 402140000	3.1%	2	64	.0%	0	11
814500	CITIZENS BANK & TRUST CO. 1138 MAIN ST. JACKSON KY 413390770	3.0%	1	33			
814427	FARMERS NATIONAL BANK 136 W MAIN STREET LEBANON KY 400330000	2.8%	1	35			
804937	CITIZENS FIDELITY BANK & TRUST COMP PO BOX 33000 539 4TH AVE LOUISVILLE KY 402960000	2.3%	1	42	.0%	0	32
804292	FIRST CITY BANK AND TRUST COMPANY 1002 SOUTH VIRGINIA STREET HOPKINSVILLE KY 422400000	1.8%	1	53	.0%	0	10
826929	FIRST STATE BANK BOX 365 IRVINGTON KY 401460000	1.7%	1	57			
826688	KENTUCKY HIGHER ED STUDENT LOAN COR PO BOX 24266 LOUISVILLE KY 402240266	.0%	0	157	12.3%	884	7,162

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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--LOUISIANA--							
805010	AMERICAN BANK & TRUST COMPANY OF HO PO BOX 110 HOUMA LA 703610110	48.0%	121	252	80.0%	116	145
805032	BANK OF LOUISIANA IN NEW ORLEANS 300 ST CHARLES AVENUE NEW ORLEANS LA 701300000	33.8%	41	121	33.8%	41	121
827291	PEOPLES BANK AND TRUST COMPANY PO BOX 747 NEW ROADS LA 707600000	33.3%	18	54	14.2%	2	14
830427	BANK ONE LA FOR LPFA 451 FLORIDA ST. 20TH FLOOR BATON ROUGE LA 708010000	33.3%	1	3	9.6%	67	694
814658	LOUISIANA CENTRAL CREDIT UNION 824 ELMWOOD PARK BLVD., SUITE 100 HARAHAN LA 701233332	24.2%	74	305	26.8%	71	264
805012	AMBANK/HANCOCK BANK OF LOUSIANA 4962 FLORIDA BLVD 2ND FL BATON ROUGE LA 708064031	22.8%	126	552	18.5%	15	81
805059	CALCASIEU MARINE NATIONAL BANK OF L P O BOX 3402 ATTN: STUDENT LOANS LAKE CHARLES LA 706026000	19.0%	106	555	60.1%	98	163
829030	HIBERNIA DEALER SERVICES 440 3RD STREET, 6TH FLOOR BATON ROUGE LA 708210000	19.0%	1,241	6,513	.0%	1	2,191
815799	LAFAYETTE DISTRICT TELEPHONE CREDIT 917 S BUCHANAN ST PO BOX 3548 LAFAYETTE LA 705023548	17.6%	6	34	50.0%	6	12
817550	BATON ROUGE BANK AND TRUST COMPANY 617 NORTH BLVD BATON ROUGE LA 708020000	17.5%	14	80	.0%	0	6
805118	FIRST GUARANTY BANK P O BOX 2009 HAMMOND LA 704042009	14.9%	13	87	9.0%	1	11
805147	FIRST NBC 210 BARONNE STREET NEW ORLEANS LA 701121722	14.5%	741	5,100	14.6%	736	5,021
805082	COMMERCIAL NATIONAL BANK IN SHREVEP 333 TEXAS STREET P O BOX 21119 SHREVEPORT LA 711520000	13.5%	518	3,836	.9%	5	510
805066	UNION PLANTERS BANK OF LOUISIANA P O BOX 2710, ATTN: STUDENT LN DEPT BATON ROUGE LA 708210000	12.6%	26	205	16.6%	4	24
805079	CITY NATIONAL BANK OF BATON ROGUE 210 BARONNE ST. 3RD FL NEW ORLEANS LA 701120000	11.8%	25	211	11.9%	20	168
805069	CENTRAL BANK PO BOX 4928 MONROE LA 712114928	11.6%	786	6,726	3.1%	51	1,603

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805145	PREMIER BANK/NWO PO BOX 3399 BATON ROUGE LA 708213399	11.2%	105	936	.0%	0	353
821819	LAKESIDE NATIONAL BANK PO BOX 6266 LAKE CHARLES LA 706060000	11.1%	83	745	.3%	1	302
831506	FIRST UNITED BANK LSC/V PO BOX 577 ATTN: NANCY FUTCH FARMERVILLE LA 712410000	10.7%	100	930	.0%	0	290
805176	FIRST UNITED BANK ATTN: NANCY FUTCH PO BOX 577 FARMERVILLE LA 712410000	10.5%	112	1,060	.0%	0	170
805151	PEOPLES BANK & TRUST COMPANY 618 MAIN ST P O BOX 340 MINDEN LA 710580000	9.7%	4	41	.0%	0	1
805138	PREMIER BANK OF BATON ROUGE PO BOX 1511 BATON ROUGE LA 708211511	9.5%	39	408	.0%	0	63
822947	IBERIA SAVINGS BANK, S.S.B. PO BOX 12440 NEW IBERIA LA 705622440	9.4%	26	275	9.9%	23	232
805074	FIRST NATIONAL BANK IN MARY PARISH 1100 BRASHEAR AVE P O BOX 2090 MORGAN CITY LA 703810000	9.0%	5	55			
828756	UNITED COMPANY LIFE INSURANCE CO 4041 ESSEN LANE BATON ROUGE LA 708090000	9.0%	3	33			
805148	WHITNEY NATIONAL BANK PO BOX 61260 NEW ORLEANS LA 701610000	8.8%	125	1,413	.0%	0	540
824192	GREATER NEW ORLEANS HOMESTEAD ASSN 1600 VETERANS BLVD METAIRIE LA 700052690	8.6%	46	529	.0%	0	151
805007	AMERICAN SECURITY BANK 200 NORTH 2ND STREET EUNICE LA 705350000	8.3%	3	36	.0%	0	4
805125	HIBERNIA NATIONAL BANK PO BOX 61007, ATTN MAUDE ALLEN NEW ORLEANS LA 701611007	7.5%	150	1,979	.6%	3	488
830140	RTC AS RECEIVER FOR ELMWOOD FEDERAL PO BOX 2670 BATON ROUGE LA 708210000	6.8%	4	58			
805187	WHITNEY NATIONAL BANK 228 ST. CHARLES AVE. NEW ORLEANS LA 701300000	6.3%	28	440	.0%	0	89
827778	BANK OF LAFAYETTE P O BOX 52747 LAFAYETTE LA 705050000	6.2%	2	32	.0%	0	11

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
805090	HIBERNIA NATIONAL BANK-LAICU PO BOX 60371 NEW ORLEANS LA 701600371	6.0%	33	548	.0%	0	127
820632	DELTA BANK AND TRUST COMPANY PO BOX 7010 BELLE CHASSE LA 700377010	6.0%	2	33			
817558	CAMPUS FEDERAL CREDIT UNION P O BOX 16049A, NICHOLAS EXTENSION BATON ROUGE LA 708930000	5.8%	18	310	12.8%	13	101
825292	JEFFERSON PARISH SCHOOL BOARD EMPLO 2025 PAXTON ST HARVEY LA 700585906	5.5%	2	36	9.0%	1	11
805041	BANK ONE, LA FOR LPFA 451 FLORIDA STREET, 20TH FLOOR BATON ROUGE LA 708010000	5.4%	15	274	.0%	0	21
805126	JEFF DAVIS BANK & TRUST COMPANY 507 NORTH MAIN P O BOX 820 JENNINGS LA 705460000	4.8%	2	41	5.0%	2	40
805076	WHITNEY NATIONAL BANK PO BOX 6096 HOUMA LA 703616096	4.0%	4	100	10.0%	1	10
805046	BARKSDALE FEDERAL CREDIT UNION P O BOX 9 BARKSDALE AFB LA 711100000	2.7%	2	72	.0%	0	4
805150	PEOPLES BANK & TRUST COMPANY OF ST. PO BOX 1099 CHALMETTE LA 700441099	1.3%	1	76	.0%	0	13
819907	BANK ONE, LOUISIANA TRUSTE FOR LPFA 451 FLORIDA ST., 20TH FLOOR BATON ROUGE LA 708010000	.0%	0	2	9.5%	8	84
831819	BANK ONE AS TRUSTEE FOR LPFA 451 FLORIDA STREET, 20TH FLOOR BATON ROUGE LA 708010000				19.5%	201	1,028

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--MASSACHUSETTS--							
825021	COMMUNITY SAVINGS BANK 61 MAIN STREET, ATTNJACKIE POLANO ANDOVER MA 018100000	26.6%	12	45	.0%	0	5
829939	BROOKLINE CO-OPERATIVE BANK PO BOX 736 BROOKLINE VILLAGE MA 021470000	19.6%	52	264	.0%	0	41
829384	WAKEFIELD CO-OPERATIVE BANK PO BOX 192 WAKEFIELD MA 018800000	17.9%	209	1,163	.0%	0	72
805352	STATE STREET BANK & TRUST CO 225 FRANKLIN ST M11 ATTNCAROL MENYO BOSTON MA 021100000	16.7%	140	836	.0%	0	88
826572	CITIZENS-UNION SAVINGS BANK 4 SOUTH MAIN STREET FALL RIVER MA 027210000	16.6%	9	54	16.9%	9	53
827850	UNITED SAVINGS BANK PO BOX 308 HAYDENVILLE MA 010390308	16.6%	9	54	.0%	0	8
805359	UNITED STATES TRUST COMPANY 40 ADAMS ST.,ATTN LISA FORMAN MILTON MA 021860000	16.1%	5	31	.0%	0	2
826697	UNITED COOPERATIVE BANK 95 ELM ST P O BOX 9020 WEST SPRINGFIELD MA 010909020	15.2%	9	59	.0%	0	11
827608	BEVERLY CO-OPERATIVE BANK PO BOX 498 BEVERLY MA 019150498	15.2%	7	46	20.0%	1	5
821818	CENTURY BANK & TRUST CO. 400 MYSTIC AVENUE MEDFORD MA 021550000	14.5%	8	55	.0%	0	5
822771	CAMBRIDGE SAVINGS BANK PO BOX 206 CAMBRIDGE MA 022380000	14.3%	45	314	23.1%	22	95
817840	PARK WEST BANK AND TRUST COMPANY 378 HIGH STREET HOLYOKE MA 010400000	14.1%	11	78	.0%	0	10
805213	CAPE COD BANK AND TRUST COMPANY PO BOX 1180 SOUTH YARMOUTH MA 026641180	13.9%	41	293	3.8%	2	52
820925	BRISTOL COUNTY SAVINGS BANK 35 BROADWAY TAUNTON MA 027800000	13.8%	14	101	13.0%	3	23
813478	LOWELL FIVE CENT SAVINGS BANK 34 JOHN STREET LOWELL MA 018520000	13.5%	26	192	4.5%	1	22
827275	COLONIAL FEDERAL SAVINGS BANK 15 BEACH ST QUINCY MA 021700000	13.3%	6	45	.0%	0	1

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
826525	ST JEAN'S CREDIT UNION 527 WESTERN AVENUE LYNN MA 019040000	13.1%	5	38	.0%	0	2
817730	MUTUAL FEDERAL SAVINGS BANK OF PLYM 570 WASHINGTON STREET WHITMAN MA 023820000	12.9%	4	31	.0%	0	2
805212	CAPE ANN SAVINGS 109 MAIN ST PO BOX 330 GLOUCESTER MA 019300000	12.8%	13	101	.0%	0	8
819090	GREENFIELD SAVINGS BANK PO BOX 586 GREENFIELD MA 013020000	12.5%	7	56	.0%	0	10
822476	BELMONT SAVINGS BANK 2 LEONARD ST BELMONT MA 021780000	12.5%	4	32	.0%	0	3
826373	ATHOL SAVINGS BANK PO BOX M ATHOL MA 013310000	12.5%	5	40	.0%	0	4
820391	FITCHBURG SAVINGS BANK, FSB PO BOX 8208 FITCHBURG MA 014208208	12.3%	9	73	.0%	0	4
813459	FIRST CITIZENS FEDERAL CREDIT UNION PO BOX 3094, 271 UNION STREET NEW BEDFORD MA 027400000	12.0%	6	50	14.2%	1	7
824852	EASTERN BANK 217 ESSEX STREET SALEM MA 019700000	11.8%	60	508	8.7%	43	491
805214	CITY SAVINGS BANK 116 NORTH ST PITTSFIELD MA 012010000	11.6%	5	43	.0%	0	12
826991	CAMBRIDGEPORT BANK 689 MASSACHUSETTS AVE CAMBRIDGE MA 021390000	11.6%	20	172	22.5%	9	40
828556	LEOMINSTER CREDIT UNION 20 ADAMS STREET LEOMINSTER MA 014530000	11.6%	13	112	17.6%	3	17
827204	BAY BANK BOSTON N A 858 WASHINGTON ST DEDHAM MA 020260000	11.2%	298	2,647	.6%	2	327
830691	WALPOLE CO-OPERATIVE BANK 982 MAIN STREET WALPOLE MA 020810000	11.2%	8	71	11.7%	2	17
805327	PEOPLES SAVINGS BANK 314 HIGH ST HOLYOKE MA 010400000	11.1%	7	63	.0%	0	3
821507	WEBSTER FIVE CENTS SAVINGS BANK PO BOX 400 WEBSTER MA 015700000	11.1%	8	72	.0%	0	6

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
831814	IC FEDERAL CREDIT UNION 300 BEMIS ROAD FITCHBURG MA 014200000	10.9%	8	73	.0%	0	14
805377	WORCESTER COUNTY INSTITUTE FOR SAVI 365 MAIN STREET WORCESTER MA 016080000	10.7%	67	623	.0%	0	32
829083	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK, STE 300 BRAINTREE MA 021840000	10.5%	358	3,378	26.8%	1,373	5,106
822064	COMPASS BANK FOR SAVINGS 72 N. WATER ST., ATTN: JACKY PHILLA NEW BEDFORD MA 027400000	10.4%	24	230	.0%	0	46
826969	METROPOLITAN CREDIT UNION 200 REVERE BEACH PKWY CHELSEA MA 021500000	10.4%	16	153	5.1%	3	58
826486	EAST BOSTON SAVINGS BANK 10 MERIDAN ST EAST BOSTON MA 021280000	10.1%	7	69	8.0%	2	25
817655	BOSTON FEDERAL SAVINGS BANK 17 NEW ENGLAND EXEC PARK BOX 3030 BURLINGTON MA 018030000	10.0%	16	160	4.0%	1	25
821065	PENTUCKET FIVE CENTS SAVINGS BANK PO BOX 791 HAVERHILL MA 018300000	10.0%	3	30	.0%	0	2
827944	MEDFORD CO-OPERATIVE BANK 60 HIGH STREET MEDFORD MA 021550000	10.0%	4	40	.0%	0	8
828623	GREATER BOSTON BANK 414 WASHINGTON STREET BRIGHTON MA 021350000	10.0%	3	30	.0%	0	4
830663	MILLBURY CREDIT UNION 50 MAIN STREET MILLBURY MA 015270000	10.0%	3	30	.0%	0	1
805215	COMMERCE BANK AND TRUST P O BOX 15020 WORCESTER MA 016150020	9.8%	40	405	.0%	0	87
821084	DANVERS SAVINGS BANK 1 CONANT ST DANVERS MA 019230000	9.8%	11	112	.0%	0	19
826444	SENTRY FEDERAL SAVINGS BANK PO BOX 527 BARNSTABLE MA 026300000	9.8%	5	51	.0%	0	11
826807	HYDE PARK SAVINGS BANK 1196 RIVER ST HYDE PARK MA 021360000	9.8%	9	91	9.0%	2	22
829068	BRIDGEWATER SAVINGS BANK 14 MAIN STREET BRIDGEWATER MA 023240000	9.8%	9	91	5.5%	1	18

DRCRS 25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
805208	SOUTHSTATE BANK FOR SAVINGS/FDIC ONE RESEARCH DR., P.O. BOX 5063 WESTBORO MA 015810000	9.5%	4	42	25.0%	1	4
826099	NORTH BROOKFIELD SAVINGS BANK 35 SUMMER ST NORTH BROOKFIELD MA 015350000	9.5%	4	42	.0%	0	7
813472	FDIC/4492 WORKINGMENS COOP BANK P.O. BOX 245 FRANKLIN MA 020380000	9.4%	14	148	.0%	0	49
821040	PEOPLE'S SAVINGS BANK P O BOX 3203 NEW BEDFORD MA 027413203	9.3%	12	129	.0%	0	34
817726	LAWRENCE SAVINGS BANK 255 ESSEX ST LAWRENCE MA 018420000	8.9%	7	78	.0%	0	14
827236	STONEHAM COOPERATIVE BANK PO BOX 273 STONEHAM MA 021803511	8.9%	5	56	.0%	0	3
805360	BAY BANK VALLEY TRUST COMPANY 1500 MAIN ST SPRINGFIELD MA 011150000	8.7%	19	217	.0%	0	12
817820	CANTON INSTITUTION FOR SAVINGS 557 WASHINGTON ST CANTON MA 020210000	8.7%	5	57	.0%	0	5
821585	BENJAMIN FRANKLIN SAVINGS BANK PO BOX 309 FRANKLIN MA 020380309	8.6%	10	116	.0%	0	10
821629	COHASSET SAVINGS BANK %SHAWMUT BANK 515 MASSACHUSETTS AVE CAMBRIDGE MA 021390000	8.5%	3	35	.0%	0	2
805356	FLEET BANK OF MASSACHUSETTS, N.A. 200 EXCHANGE STREET MAMLM02STL MALDEN MA 021480000	8.4%	9	107	.0%	0	16
821718	WORONOCO SAVINGS BANK PO BOX 978 WESTFIELD MA 010860978	8.3%	5	60	.0%	0	3
826354	NORTHERN BANK & TRUST COMPANY PO BOX 282 WOBURN MA 018010000	8.3%	3	36	.0%	0	4
830308	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000	8.2%	206	2,482	11.8%	1,004	8,473
820959	WESTFIELD SAVINGS 141 ELM STREET WESTFIELD MA 010850000	8.0%	5	62	.0%	0	9
805246	THE FIRST NATIONAL BANK OF IPSWICH 31 MARKET STREET, PO DRAWER 31 IPSWICH MA 019380000	7.8%	5	64	.0%	0	11

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
818244	WEBSTER CREDIT UNION 1 NORTH MAIN STREET WEBSTER MA 015700000	7.8%	3	38	.0%	0	2
821054	WEYMOUTH SAVINGS BANK 47 WASHINGTON STREET WEYMOUTH MA 021880000	7.8%	6	76	.0%	0	9
829652	GARDNER FRANCO AMERICAN CREDIT UNIO PO BOX 468 GARDNER MA 014400000	7.8%	3	38			
821024	MEDFORD SAVINGS BANK P.O.BOX 151 ATTN CONSUMER LN DEPT MEDFORD MA 021550000	7.7%	15	194	7.4%	15	201
833067	AMS EDUCATION LOAN TRUST ONE AMS PL PO BOX 812 SWANSEA MA 027770000	7.7%	197	2,532	.0%	0	230
818426	HERITAGE BANK FOR SAVINGS 109 MAIN ST NORTHAMPTON MA 010600000	7.6%	44	573	.0%	0	53
822784	SPENCER SAVINGS BANK 176 MAIN STREET P.O.BOX 912 SPENCER MA 015620912	7.6%	5	65	.0%	0	5
823027	FIRST FEDERAL SAVINGS BANK OF AMERI PO BOX 2506, ATTN C.CHICCA FALL RIVER MA 027222506	7.6%	3	39	.0%	0	3
805192	ANDOVER BANK 61 MAIN STREET ANDOVER MA 018100000	7.5%	19	251	.0%	0	33
805285	MALDEN TRUST CO 94 PLEASANT ST MALDEN MA 021480000	7.5%	3	40	.0%	0	29
805321	BAYBANK NORFOLK COUNTY TRUST CO 858 WASHINGTON ST DEDHAM MA 020260000	7.5%	91	1,207	.0%	0	192
805349	SPRINGFIELD INST SVG MORTG SVCS 1441 MAIN ST MERLE LAFRENIERE SPRINGFIELD MA 011020000	7.5%	21	280	2.1%	1	46
813753	NORTH ADAMS HOOSAC SAVINGS BANK PO BOX 353 NORTH ADAMS MA 012470000	7.4%	6	81	.0%	0	6
820955	CAPE COD FIVE CENTS SAVINGS BANK BOX 10 WEST RD ORLEANS MA 026530000	7.4%	7	94	.0%	0	17
831861	ST ANNE'S CREDIT UNION 286 OLIVER ST FALL RIVER MA 027240000	7.4%	6	81	.0%	0	24
805276	COMMUNITY NATIONAL BANK 17 POPE STREET HUDSON MA 017490000	7.1%	4	56	.0%	0	24

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
817728	MILFORD FEDERAL S&L ASSOCIATION 246 MAIN ST DRAWER F MILFORD MA 017570000	7.0%	8	114	.0%	0	10
805223	FIRST ESSEX BANK FSB 296 ESSEX ST, ATTN: EDWARD MOORE LAWRENCE MA 018400000	6.8%	10	146	.0%	0	20
805265	GREAT BARRINGTON SAVINGS BANK 244 MAIN STREET GREAT BARRINGTON MA 012300000	6.7%	4	59	.0%	0	7
805337	ROCKLAND TRUST COMPANY 288 UNION STREET ROCKLAND MA 023700000	6.7%	20	295	.0%	0	18
821243	FIRST COLONIAL BANK FOR SAVINGS 112 MARKET ST LYNN MA 019010000	6.4%	5	78	.0%	0	11
823495	SOUTHBRIDGE SAVINGS BANK 257 MAIN ST ATTN: LORA BALDRACCHI SOUTHBRIDGE MA 015500000	6.4%	5	78	6.6%	1	15
821739	PLYMOUTH SAVINGS BANK 95 BEDFORD STREET,ATTN DAVID KAPILI MIDDLEBORO MA 023460000	6.2%	10	161	.0%	0	22
820203	ABINGTON SAVINGS BANK 536 WASHINGTON ST, ATTN: C. GIBBONS ABINGTON MA 023510000	6.1%	9	146	.0%	0	40
824955	CENTRAL SAVINGS BANK 50 CENTRAL STREET ATTN: J DANIELS LOWELL MA 018530000	6.1%	3	49	.0%	0	41
826469	SANDWICH CO-OPERATIVE BANK PO BOX 959-MAIN ST SANDWICH MA 025630000	6.1%	6	97	6.4%	2	31
805272	FAMILY BANK, FSB 200 MERRIMACK ST HAVERHILL MA 018300000	6.0%	11	182	.0%	0	45
822672	WORKERS CREDIT UNION 815 MAIN ST P O BOX 900 FITCHBURG MA 014200000	6.0%	2	33			
830334	SOUTHBRIDGE CREDIT UNION 205 MAIN STREET SOUTHBRIDGE MA 015500000	6.0%	2	33	.0%	0	2
805283	LUDLOW SAVINGS 33 CENTER ST LUDLOW MA 010560000	5.9%	4	67	.0%	0	7
805201	BEVERLY NATIONAL BANK 240 CABOT ST BEVERLY MA 019150000	5.8%	2	34	.0%	0	5
826388	HINGHAM INSTITUTION FOR SAVINGS 55 MAIN ST HINGHAM MA 020430000	5.8%	2	34	.0%	0	1

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
813479	CHICOPEE SAVINGS BANK 229 EXCHANGE STREET CHICOPEE MA 010140000	5.7%	2	35	.0%	0	9
822334	LEXINGTON SAVINGS BANK 1776 MASSACHUSETTS AVENUE LEXINGTON MA 021730000	5.7%	4	69	.0%	0	6
802075	SHAWMUT BANK CONNECTICUT, N.A. 515 MASSACHUSETTS AVENUE CAMBRIDGE MA 021390000	5.6%	8	142	.0%	0	34
805245	BAY BANK FIRST EASTHAMPTON N A PO BOX 15568 SPRINGFIELD MA 011150000	5.6%	5	88	.0%	0	5
819175	SALEM FIVE CENTS SAVINGS BANK 210 ESSEX ST SALEM MA 019700000	5.5%	6	109	.0%	0	41
826401	FOXBORO SAVINGS BANK 54 CENTRAL ST FOXBORO MA 020350000	5.5%	2	36	.0%	0	4
829988	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000	5.5%	42	762	6.0%	1,490	24,465
805309	MIDDLESEX SAVINGS BANK 6 MAIN ST NATICK MA 017600000	5.4%	11	201	.0%	0	40
805341	SAUGUS BANK & TRUST PO BOX 1191 SAUGUS MA 019062347	5.4%	4	74	.0%	0	44
805225	FALL RIVER FIVE CENTS SAVINGS BANK 79 NORTH MAIN ST FALL RIVER MA 027220000	5.3%	4	75	.0%	0	10
821319	UNIBANK FOR SAVINGS 49 CHURCH STREET WHITINSVILLE MA 015880000	5.3%	3	56	.0%	0	8
821556	THE CO-OPERATIVE BANK OF CONCORD 125 NAGOG PARK ACTON MA 017200000	5.3%	6	113	.0%	0	10
805252	FLORENCE SAVINGS BANK 85 MAIN ST FLORENCE MA 010600000	5.2%	4	76	.0%	0	7
805270	BAY BANK HARVARD TRUST PO BOX 300 CAMBRIDGE MA 021390000	5.2%	63	1,189	1.1%	1	88
821076	EVERETT SAVINGS BANK PO BOX 72 EVERETT MA 021490000	5.1%	2	39	.0%	0	5
805240	SAFETY FUND NATIONAL BANK 470 MAIN STREET FITCHBURG MA 014200000	5.0%	3	59	.0%	0	4

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
822762	WARREN FIVE CENTS SAVINGS BANK PO BOX 6159 PEABODY MA 019616159	5.0%	7	140	2.9%	1	34
822892	MERCHANTS NATIONAL BANK 1 MAIN ST PO BOX 270 LEOMINSTER MA 014530000	5.0%	6	118	.0%	0	13
823925	MARLBOROUGH SAVINGS BANK 166 MAIN ST MARLBOROUGH MA 017520000	5.0%	3	60	.0%	0	11
826510	CENTRAL CO-OPERATIVE BANK 399 HIGHLAND AVE SOMERVILLE MA 021440000	5.0%	2	40	.0%	0	17
813480	BERKSHIRE COUNTY SAVINGS BANK 1308 PITTSFIELD MA 012020000	4.9%	6	122	.0%	0	7
805256	METROWEST BANK 15 PARK STREET PO BOX 9111 FRAMINGHAM MA 017019111	4.8%	8	164	.0%	0	13
805332	PROGRESSIVE CONSUMERS FED C U 366 CROSS ST MALDEN MA 021480000	4.8%	2	41	.0%	0	3
805375	WOBURN NATIONAL BANK 355 MAIN STREET WOBURN MA 018010000	4.7%	3	63	.0%	0	22
813468	BRIDGEWATER CREDIT UNION 75 MAIN ST. BRIDGEWATER MA 023240000	4.7%	2	42	.0%	0	3
821066	SLADES FERRY TRUST CO PO BOX 390 SOMERSET MA 027260000	4.5%	2	44	.0%	0	1
826533	WEST NEWTON SAVINGS BANK 1314 WASHINGTON ST P.O. BOX B WEST NEWTON MA 021650000	4.5%	2	44	6.6%	1	15
826573	SAVERS CO-OPERATIVE BANK 328 MAIN ST P O BOX 250 SOUTHBRIDGE MA 015500000	4.4%	2	45	.0%	0	3
805292	MECHANICS BANK ATTN: STEPHEN WREN MECHANICS TOWER WORCESTER MA 016080000	4.1%	3	72	.0%	0	11
805353	FIRST MUTUAL OF BOSTON PO BOX 2016 BOSTON MA 021060000	4.1%	6	144	.0%	0	40
813476	MASSBANK 50 CENTRAL ST LOWELL MA 018520000	4.0%	9	224	5.3%	12	223
820791	ORANGE SAVINGS BANK 30 EAST MAIN ST ORANGE MA 013640000	3.9%	2	51	.0%	0	5

		ORIGINATING LENDERS			CURRENT HOLDERS		
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819098	BROCKTON CREDIT UNION PO BOX 720 BROCKTON MA 024030000	3.8%	5	131	11.1%	3	27
826493	WINCHESTER SAVINGS BANK 661 MAIN STREET WINCHESTER MA 018900000	3.8%	5	131	.0%	0	5
821875	SOMERSET SAVINGS BANK PO BOX 316 SOMERVILLE MA 021440997	3.7%	2	54	.0%	0	15
822335	SOUTH WEYMOUTH SAVINGS BANK 88 PLEASANT STREET PO BOX 97 SOUTH WEYMOUTH MA 021900000	3.7%	3	79	.0%	0	11
813475	NEWBURYPORT FIVE CENTS SAVINGS BANK 63 STATE ST NEWBURYPORT MA 019500000	3.6%	2	55	.0%	0	22
824376	ROCKLAND FEDERAL CREDIT UNION 241 UNION STREET ROCKLAND MA 023709987	3.6%	7	194	3.3%	6	178
833079	AMS EDUCATION LOAN TRUST ONE AMS PL PO BOX 812 SWANSEA MA 027770000	3.5%	5	141	.0%	0	20
805301	MIDDLEBOROUGH TRUST 288 UNION ST ROCKLAND MA 023701896	3.3%	1	30	.0%	0	1
823558	CRESCENT CREDIT UNION 60 CRESCENT ST P O BOX 4290 BROCKTON MA 024030000	3.3%	1	30	.0%	0	8
826474	DEDHAM INSTITUTION FOR SAVINGS 55 ELM ST DEDHAM MA 020260000	3.3%	3	90	.0%	0	1
822656	LOWELL INSTITUTION FOR SAVINGS PO BOX 431 HAVERHILL MA 018312314	3.2%	1	31	.0%	0	3
831558	BOSTON UNIVERSITY LSC/V 881 COMMONWEALTH AVENUE BOSTON MA 022150000	3.2%	21	654	.6%	1	143
831837	DIGITAL EMPLOYEES FCU 141 PARKER ST TK05 BOX 130 MAYNARD MA 017540130	3.1%	3	96	.0%	0	6
829574	GRANITE SAVINGS BANK PO BOX 180 ROCKPORT MA 019660000	3.0%	1	33	.0%	0	5
813477	MARBLEHEAD SAVINGS BANK 21 ATLANTIC AVE MARBLEHEAD MA 019450000	2.8%	1	35	.0%	0	1
829452	EAST CAMBRIDGE SAVINGS BANK 292 CAMBRIDGE STREET CAMBRIDGE MA 021410000	2.7%	1	36	.0%	0	3

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
830036	RTN FEDERAL CREDIT UNION 600 MAIN STREET WALTHAM MA 021540000	2.7%	2	73	.0%	0	12
805347	SOUTH ADAMS SAVINGS BANK PO BOX 306 ADAMS MA 012200306	2.6%	1	38	.0%	0	3
819876	COUNTRY BANK FOR SAVINGS 75 MAIN STREET WARE MA 010820000	2.5%	2	78	.0%	0	8
826843	CAMBRIDGE SAVINGS BANK 626 MASSACHUSETTS AVE ARLINGTON MA 021740000	2.4%	1	41	.0%	0	5
805311	NATIONAL GRAND BANK 91 PLEASANT ST MARBLEHEAD MA 019450000	2.1%	1	47	.0%	0	6
826418	NORTH EASTON SAVINGS BANK 295 MAIN ST NORTH EASTON MA 023560000	2.1%	2	92	.0%	0	4
820209	FDIC/GUARANTY-FIRST TRUST COMPANY ONE RESEARCH DR., P.O. BOX 5063 WESTBORO MA 015810000	2.0%	1	48	.0%	0	8
821097	THE BANK FOR SAVINGS 399 MAIN ST. MALDEN MA 021480909	2.0%	2	96	.0%	0	39
824789	BRAINTREE SAVINGS BANK 865 WASHINGTON ST BRAINTREE MA 021840000	1.9%	1	51	5.2%	1	19
826107	NORWOOD COOPERATIVE BANK 11 CENTRAL STREET NORWOOD MA 020620000	1.9%	1	52	.0%	0	3
805211	CAMBRIDGE TRUST COMPANY 1336 MASSACHUSETTS AVENUE CAMBRIDGE MA 021380000	1.8%	4	220	.0%	0	118
817656	EASTHAMPTON SAVINGS BANK PO BOX 351 EASTHAMPTON MA 010270351	1.7%	1	57	.0%	0	5
826390	RANDOLPH SAVINGS BANK 129 NORTH MAIN ST RANDOLPH MA 023680000	1.7%	1	56			
831711	MASSACHUSETTS MUTUAL LIFE INSURANCE 1295 STATE ST, ATTN: WILLIAM E LORD SPRINGFIELD MA 011110001	1.7%	1	56	9.0%	1	11
805329	PLYMOUTH FIVE CENTS SAVINGS BANK P O BOX 1079 PLYMOUTH MA 023600000	1.6%	1	61	.0%	0	9
813756	DIRECT FEDERAL CREDIT UNION PO BOX 9123 NEEDHAM HEIGHTS MA 021949123	1.5%	2	128	2.7%	1	37

		ORIGINATING LENDERS			CURRENT HOLDERS		
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828267	GREYLOCK CREDIT UNION 75 KELLOG STREET PITTSFIELD MA 012010000	1.5%	1	66	.0%	0	14
823936	HARVARD UNIVERSITY 1350 MASSACHUSETTS AVE 580 HOLYOKE CAMBRIDGE MA 021380000	.8%	11	1,306	.7%	10	1,305
899987	SLMA/EDUCATIONAL LOAN SERVICES INC. 25 BRAINTREE HILL PARK BRAINTREE MA 021840000	.4%	4	873	2.0%	31	1,493
805278	INSTITUTION FOR SAVINGS 93 STATE ST NEWBURYPORT MA 019500000	.0%	0	44	.0%	0	4
805376	WORCESTER CENTRAL FEDERAL CREDIT UN 904 HARTFORD TURNPIKET SHREWSBURY MA 015450000	.0%	0	31	.0%	0	12
813471	HANSCOM FEDERAL CREDIT UNION 82 PINE ST. DEVENS MA 014330000	.0%	0	73	.0%	0	73
814268	MERRIMACK VALLEY FEDERAL C U 1475 OSGOOD ST NORTH ANDOVER MA 018450000	.0%	0	61	.0%	0	54
821068	MASSACHUSSETTS INTITUTE OF TECH 77 MASSACHUSETTS E19-215 CAMBRIDGE MA 021394307	.0%	0	32	.0%	0	31
824750	FIDELITY CO-OPERATIVE BANK 29 MAIN STREET LEOMINSTER MA 014530000	.0%	0	43	.0%	0	2
826481	HOME OWNERS SAVINGS BANK F.S.B. PO BOX # 768 BURLINGTON MA 018030000	.0%	0	32	.0%	0	22
827431	BROOKLINE SAVINGS BANK PO BOX F BROOKLINE MA 021460000	.0%	0	52	.0%	0	9
829076	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000	.0%	0	1	0%	0	69
829989	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021841763	.0%	0	41	.0%	0	2
830794	STUDENT LOAN MARKETING ASSOCIATION 135 BEAVER STREET WALTHAM MA 021540000	.0%	0	36	2.7%	27	975
899993	SLMA/LOAN SERVICING CENTER/NEW ENGL 135 BEAVER ST., ATTN: DIR COMPLIANC WALTHAM MA 021540000	.0%	0	6	16.2%	3,277	20,171

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--MARYLAND--							
805393	PENINSULA BANK PO BOX 219 PRINCESS ANNE MD 218530000	16.2%	12	74	7.6%	1	13
829753	COUNTY BANKING & TRUST COMPANY P O BOX 100 ATTN: BRIAN HALE ELKTON MD 219220100	13.3%	6	45	.0%	0	3
805595	SIGNET BANK P.O.BOX 1573 BALTIMORE MD 212031573	12.1%	2,056	16,970	12.1%	2,154	17,732
811323	SIGNET BANK P.O.BOX 1573 BALTIMORE MD 212031573	10.7%	62	579	12.3%	620	5,010
805500	MARYLAND NATIONAL BANK 7178 GATEWAY DR ATTN L TREMBOW COLUMBIA MD 210460000	9.0%	1,021	11,284	.0%	0	784
805419	THE CITIZENS NATIONAL BANK 14435 CHERRY LANE COURT LAUREL MD 207070000	6.9%	3	43			
805494	MARYLAND NATIONAL BANK 7178 COLUMBIA GATEWAY DRIVE COLUMBIA MD 210450000	6.4%	27	419	.0%	0	7
829610	AMERICAN SECURITY BANK % 7178 GATEWAY DR MAILSTOP 09-01-31 COLUMBIA MD 210460000	6.2%	2	32	.0%	0	1
829724	RIGGS BANK, N.A. 5700 RIVERTECH CT RN-305 RIVERDALE MD 207371250	5.4%	9	165	.0%	0	7
822965	RIGGS BANK, N.A. - PAT HULME 5700 RIVERTECH CT RN-305 RIVERDALE MD 207371250	4.7%	2	42	14.2%	1	7
805453	FARMERS & MECHANICS NATIONAL BANK PO BOX 518 FREDERICK MD 217050000	4.2%	10	236	13.6%	3	22
805548	PROVIDENT BANK OF MARYLAND 7210 AMBASSADOR ROAD BALTIMORE MD 212070000	3.9%	4	102	.0%	0	1
821446	SANDY SPRING NATIONAL BANK OF MD 17801 GEORGIA AVENUE OLNEY MD 208320000	3.2%	23	705	.0%	0	74
818538	FIRST FEDERAL SAVINGS BK/WESTERN MD 118 BALTIMORE STREET CUMBERLAND MD 215020000	3.0%	1	33	.0%	0	4
829475	MUNICIPAL EMPL CR UN OF BALTO., INC 401 E FAYETTE STREET BALTIMORE MD 212020000	1.8%	1	54	6.2%	1	16
815558	EQUITABLE BANK, N.A. 100 S. CHARLES ST., TUITION LOAN DE BALTIMORE MD 212010000	1.3%	1	72	.0%	0	2

		ORIGINATING LENDERS			CURRENT HOLDERS		
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826721	FCNB BANK P.O.BOX 240 FREDERICK MD 217010240	1.3%	1	73	.0%	0	8
832243	MARYLAND NATL BANK ATTN: L TREMBOW 7178 GATEWAY DRIVE COLUMBIA MD 210460000	1.1%	10	899	.0%	0	142
811325	SIGNET STUDENT LOAN TRUST P.O. BOX 1573 C/O SIGNET BANK BALTIMORE MD 212031573	.0%	0	3	.0%	0	186
822154	NIH FEDERAL CREDIT UNION 9000 ROCKVILLE PIKE, BLDG 31,#1A08 BETHESDA MD 208920000	.0%	0	50	.0%	0	39
827765	TOWER FEDERAL CREDIT UNION PO BOX 123 ANNAPOLIS JUNCTION MD 207010000	.0%	0	127	.0%	0	22
830275	CHEVY CHASE F S B PO BOX 15886 CHEVY CHASE MD 208150000	.0%	0	43			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--MAINE--							
805783	OCEAN NATIONAL BANK 100 MAIN STREET KENNEBUNK ME 040430000	33.3%	13	39	37.1%	13	35
805649	KEY BANK OF MAINE P.O.BOX 429 AUGUSTA ME 043300000	11.5%	134	1,165	.0%	0	51
805728	KATAHDIN TRUST COMPANY MAIN STREET, P O BOX 1 PATTEN ME 047650000	10.7%	6	56	.0%	0	2
831320	MAINE EDUCATIONAL LOAN MARKETING CO P.O. BOX 549, 526 WESTERN AVE. AUGUSTA ME 043320549	9.8%	214	2,172	9.1%	389	4,272
833101	FLEET BANK OF MAINE, TRUTEE MELA 526 WESTERN AVENUE, PO BOX 510 AUGUSTA ME 043320510	9.0%	49	542	.0%	0	37
805704	FIRST NATIONAL BANK OF BAR HARBOR 102 MAIN STREET BAR HARBOR ME 046090000	8.8%	4	45	.0%	0	11
827767	YORK COUNTY TEACHERS FEDERAL CREDIT 124 MAIN STREET SANFORD ME 040730000	8.7%	9	103	.0%	0	11
818880	BANGOR SAVINGS BANK PO BOX 930, 3 STATE STREET BANGOR ME 044020930	8.0%	30	372	.0%	0	24
831775	ST JOHN'S (BRUNSWICK) FCU 55 CUSHING STREET P O BOX 188 BRUNSWICK ME 040110000	6.7%	4	59	7.0%	4	57
829114	OTIS FEDERAL CREDIT UNION P.O. BOX 27 JAY ME 042390027	6.5%	3	46	6.5%	3	46
814142	MIDCOAST FEDERAL CREDIT UNION PO BOX 781 LEWISTON ME 042430781	6.2%	3	48	6.6%	3	45
805724	GARDINER SAVINGS INST FSB PO BOX 190 GARDINER ME 043450000	6.0%	5	83	.0%	0	5
805722	MAINE NATIONAL BANK PO BOX 919 PORTLAND ME 041040000	5.8%	6	102			
805736	MACHIAS SAVINGS BANK 4 CENTER STREET MACHIAS ME 046540000	5.6%	7	125	4.9%	6	121
830564	SACO AND BIDDEFORD SVGS INST P O BOX 557 SACO ME 040720000	5.4%	3	55	3.5%	1	28
821157	FRANKLIN SAVINGS BANK PO BOX 825 FARMINGTON ME 049380000	5.3%	7	132	4.8%	6	123

		ORIGINATING LENDERS			CURRENT HOLDERS		
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805738	MAINE SAVINGS BANK ONE MAINE SAVINGS PLAZA PORTLAND ME 041040000	4.9%	5	101	.0%	0	1
827305	UNIVERSITY CREDIT UNION PO BOX 279 ORONO ME 044730000	4.6%	6	129	.0%	0	3
822047	MID MAINE MUTUAL SAVINGS BANK GREAT FALLS PLAZA AUBURN ME 042100000	4.4%	2	45	.0%	0	4
820967	PEOPLES HERITAGE TRUSTEE FOR MELA 526 WESTERN AVENUE, P.O. BOX 510 AUGUSTA ME 043320510	4.3%	5	115	.0%	0	11
829938	BARCO FEDERAL CREDIT UNION P O BOX 447 MILO ME 044630000	4.3%	3	69	4.4%	3	68
824674	NORWAY SAVINGS BANK PO BOX 347 NORWAY ME 042680000	4.2%	5	119	5.9%	9	152
805621	BAR HARBOR BANKING & TRUST COMPANY EIGHTY TWO MAIN STREET P.O.BOX 400 BAR HARBON ME 046090400	4.1%	4	96	4.7%	4	84
805807	ST JOSEPH'S FEDERAL CREDIT UNION 35 BRADBURY ST P O BOX 488 BIDDEFORD ME 040050000	4.1%	3	73	9.0%	2	22
805784	OXFORD FEDERAL CREDIT UNION PO BOX 252, MEXICO ME 042570000	3.9%	2	51	3.9%	2	51
805725	GOVERNMENT EMPLOYEES CREDIT UNION O P O BOX 777 555 FOREST AVE PORTLAND ME 041040000	3.8%	3	77	4.0%	3	75
828861	GORHAM SAVINGS BANK 764 MAIN ST PO BOX 38 GORHAM ME 040380000	3.6%	2	55	.0%	0	2
830544	DEXTER REGIONAL FEDERAL CREDIT UNIO PO BOX 233 DEXTER ME 049300000	3.6%	2	55	3.6%	2	55
805625	CAMDEN NATIONAL BANK PO BOX 310 CAMDEN ME 048430000	3.5%	4	113	.0%	0	5
805801	SKOWHEGAN SAVINGS BANK PO BOX 719 SKOWHEGAN ME 049760000	3.3%	4	119	1.9%	2	105
805809	STE CROIX REGIONAL FEDERAL CREDIT U P O BOX 1746 ATTN JOANNE PALADINO LEWISTON ME 042411746	2.9%	2	68	3.0%	2	66
830935	FORT KENT FEDERAL CREDIT UNION 6 EAST MAIN ST FORT KENT ME 047431398	2.7%	1	36	2.9%	1	34

		ORIGINATING LENDERS			CURRENT HOLDERS		
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805735	THE COUNTY FEDERAL CREDIT UNION 82 BENNETT DRIVE CARIBOU ME 047361944	2.3%	1	43	.0%	0	18
815483	FRASER FEDERAL CREDIT UNION PO BOX 389 MADAWASKA ME 047560000	2.3%	1	43	2.3%	1	42
805800	SEABOARD FEDERAL CREDIT UNION P O BOX G BUCKSPORT ME 044160000	2.1%	1	46	2.2%	1	45
805803	OCEAN COMMUNITIES FEDERAL CREDIT UN POB AG, ONE POOL STREET BIDDEFORD ME 040050000	2.1%	1	46	2.2%	1	44
805811	UNION TRUST COMPANY OF ELLSWORTH 66 MAIN STREET ELLSWORTH ME 046050000	2.0%	2	97	2.5%	2	78
805624	COASTAL SAVINGS BANK 2 CITY CENTER, P.O. BOX 8550 PORTLAND ME 041048550	1.9%	1	52	2.2%	2	89
830832	KEY BANK OF MAINE PO BOX 429 AUGUSTA ME 043320000	1.9%	13	655	.0%	0	119
827171	ANDROSCOGGIN SAVINGS BANK 30 LISBON STREET LEWISTON ME 042400000	1.8%	1	53	2.0%	1	48
824230	KEY BANK OF MAINE PO BOX 429 AUGUSTA ME 043320000	1.5%	31	1,938	.0%	0	21
805798	MAINE FAMILY CREDIT UNION 555 SABATTUS ST. ATTN: S. PLOURDE LEWISTON ME 042400000	1.1%	1	89	1.2%	1	81
805806	ST FRANCIS DE SALES FEDERAL CREDIT 50 ELM STREET WATERVILLE ME 049010000	.0%	0	38	.0%	0	34
819191	RAINBOW FEDERAL CREDIT UNION C/O FISC 152 LISBON ST POB 741 LEWISTON ME 042430741	.0%	0	76	.0%	0	73
827597	COMMUNITY CREDIT UNION 144 PINE STREET LEWISTON ME 042400000	.0%	0	42	.0%	0	39
830502	INFINITY FEDERAL CREDIT UNION PO BOX 9742 PORTLAND ME 041045060	.0%	0	58	.0%	0	54

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	/--------ORIGINATING LENDERS	----------\		/-----------CURRENT HOLDERS	-----------\	
		Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--MICHIGAN--							
830489	COMERICA BANK, EDUCATION LENDING P.O. BOX 75000 DETROIT MI 482756230	24.5%	230	936	.0%	0	12
825585	MICHIGAN HIGHER EDUCATION STUD LOAN PO BOX 30051 LANSING MI 489097551	24.0%	1,432	5,945	15.9%	2,265	14,210
813162	NORTH CENTRAL AREA CREDIT UNION 129 LAKE AVE PO BOX 727 ROSCOMMON MI 486530000	21.0%	21	100	.0%	0	3
824289	MICHIGAN NATIONAL BANK LOAN ACCT. M/C 27-21, PO BOX 9198 FARMINGTON MI 483340000	19.5%	1,098	5,603	28.5%	558	1,954
806063	NATIONAL BANK OF HASTINGS 241 W STATE ST HASTINGS MI 490580000	16.8%	69	410	26.4%	14	53
832002	YPSILANTI AREA FEDERAL CREDIT UNION 611 W CROSS STREET YPSILANTI MI 481970000	16.6%	5	30	.0%	0	6
803634	NBD BANK, ONE EAST FIRST ST, STD LENDING SERV FLINT MI 485021937	15.4%	2,343	15,214	16.6%	2,108	12,646
805974	NBD BANK, NA NUMBER ONE EAST FIRST STREET FLINT MI 485021937	14.3%	801	5,587	16.9%	796	4,698
822660	COMERICA BANK P O BOX 75000 DETRIOT MI 482756230	14.1%	876	6,188	14.8%	736	4,949
823439	SECOND NATIONAL BANK OF SAGINAW MIC 101 N WASHINGTON, ILD DEPT/SHEILA SAGINAW MI 486070000	14.1%	42	296	.0%	0	2
805997	ISABELLA BANK AND TRUST 200 EAST BROADWAY MT PLEASANT MI 488580000	13.7%	78	566	2.9%	1	34
805987	COMERICA BANK 3701 HAMLIN ROAD AUBURN HILLS MI 483266230	13.6%	69	507	15.7%	54	343
805929	MFC FIRST NATIONAL BANK PO BOX 786 ESCANABA MI 498290000	13.0%	6	46			
822471	AMERIBANK FEDERAL SAVINGS BANK 880 FIRST STREET MUSKEGON MI 494401125	12.7%	11	86	.0%	0	2
806120	SAULT BANK 511 ASHMUN STREET SAULT STE. MARIE MI 497830000	12.5%	5	40	.0%	0	3
831816	COMMUNITY FIRST BANK 112 EAST ALGAN LANSING MI 489330000	12.4%	30	241	13.3%	2	15

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831850	MUTUAL SAVINGS BANK FSB 623 WASHINGTON AVENUE BAY CITY MI 487080000	12.3%	39	316	17.3%	4	23
822034	FIRST NATIONAL BANK OF NEGAUNEE PO BOX 668, 350 IRON STREET NEGAUNEE MI 498660000	12.2%	6	49	8.3%	1	12
805865	CITIZENS BANK ONE CITIZENS BANK CENTER FLINT MI 485020000	12.0%	118	982	.0%	0	17
805911	FIRST MICHIGAN BANK 115 CLOVER AVENUE HOLLAND MI 494230000	11.7%	157	1,335	.0%	0	86
828391	FIRST NATIONAL BANK OF GAYLORD PO BOX 310 GAYLORD MI 497350310	11.7%	4	34	.0%	0	2
806068	CITIZENS BANK 3075 WASHTENAW YPSILANTI MI 481970000	10.9%	31	282	.0%	0	53
823184	REPUBLIC BANK PO BOX 79 JACKSON MI 492040079	10.8%	9	83	4.6%	3	64
827537	T & C FEDERAL CREDIT UNION 939 SOUTH WOODWARD PONTIAC MI 483436034	10.8%	11	.01	7.1%	1	14
828686	MIDLAND AREA C U 784 POSEYVILLE RD MIDLAND MI 486408976	10.8%	4	37	11.1%	4	36
805943	FIRST OF AMERICA BANK-KALAMAZOO 400 W. CROSSTOWN PARKWAY KALAMAZOO MI 490010000	10.7%	325	3,037	.3%	1	311
805821	FIRST OF AMERICA-CENTRAL 432 WEST CROSSTOWN PARKWAY KALAMAZOO MI 490010000	10.6%	58	543	.0%	0	51
805923	THE FIRST NATIONAL BANK OF IRON MOU PO BOX 370 IRON MOUNTAIN MI 498010000	10.6%	5	47	10.6%	5	47
805887	COMMERCIAL NATIONAL BANK 104 N. MILL STREET ST. LOUIS MI 488800000	10.2%	9	88	.0%	0	1
822114	UNITED SAGINAW CREDIT UNION 5658 DIXIE HWY PO BOX 618 BRIDGEPORT MI 487220618	10.0%	3	30	.0%	0	7
823511	SIGNATURE BANK ONE EAST HURON AVE BAD AXE MI 484130000	10.0%	11	109	.0%	0	12
817408	JOINT MILITARY & VETERAN'S CREDIT U PO BOX 2800 MT. CLEMENS MI 480462800	9.6%	3	31	.0%	0	3

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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805818	ADRIAN STATE BANK 202 W MAUMEE ST ADRIAN MI 492210000	9.0%	6	66	.0%	0	1
828793	METRO NORTH FEDERAL CREDIT UNION 15156 N HOLLY ROAD HOLLY MI 484420000	9.0%	4	44	9.0%	4	44
805958	FIRST OF AMERICA BK-MID MICHIGAN NA 108 E MICHIGAN AVE KALAMAZOO MI 490010000	8.9%	61	684	.0%	0	46
806089	PENINSULA BANK 100 S MAIN STREET BOX 448 ISHPEMING MI 498490000	8.5%	3	35	12.5%	3	24
803264	OLD KENT FINANCIAL CORP 11850 EAST PARIS GRAND RAPIDS MI 495050000	8.4%	5	59	3.2%	6	187
803258	FIRST NATIONAL BANK OF CHICAGO ONE EAST FIRST ST. FLINT MI 485020000	8.3%	103	1,235	8.7%	107	1,226
806137	STATE BANK OF STANDISH 120 FOREST ST STANDISH MI 486580000	8.3%	5	60	.0%	0	6
830513	DETROIT EDISON CREDIT UNION 660 PLAZA DR SUITE 2155 DETROIT MI 482261207	8.3%	4	48	8.6%	4	46
805900	NORTHERN MICHIGAN SAVINGS BANK 1502 W. WASHINGTON ST MARQUETTE MI 498553195	8.1%	3	37	20.0%	3	15
805867	BANK ONE, STURGIS PO BOX 310 STURGIS MI 490910000	8.0%	5	62	.0%	0	8
829340	MEMBERS CREDIT UNION 1234 HASTINGS P O BOX 795 TRAVERSE CITY MI 496850795	8.0%	6	75	10.3%	3	29
805996	IONIA COUNTY NATIONAL BANK 302 W MAIN STREET IONIA MI 488461618	7.9%	5	63	.0%	0	5
806078	OLD KENT FINANCIAL CORP 1850 EAST PARIS GRAND RAPIDS MI 495050000	7.9%	383	4,798	7.7%	400	5,190
805930	FIRST NATIONAL BANK AT MANISTIQUE P O BOX 369 130 S. CEDAR MANISTIQUE MI 498540000	7.8%	4	51	.0%	0	2
819922	NBD BANK, FT. WAYNE ONE EAST FIRST STREET FLINT MI 485020000	7.6%	87	1,141	.0%	0	67
822302	UNION BANK BOX 488 LAKE ODESSA MI 488490000	7.6%	3	39	.0%	0	4

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
817410	STATE EMPLOYEES CREDIT UNION 501 S CAPITOL LANSING MI 489330000	7.4%	19	255	.0%	0	37
821631	D & N BANK, FSB 400 QUINCY STREET HANCOCK MI 499300000	7.4%	37	500	.0%	0	41
805829	FIRST OF AMERICA BANK ANN ARBOR 432 WEST CROSSTOWN PARKWAY KALAMAZOO MI 490010000	7.3%	193	2,621	.0%	0	244
805849	CENTURY BANK AND TRUST PO BOX 399 COLDWATER MI 490360000	7.3%	5	68	.0%	0	4
802933	FIRST NATIONAL BANK OF CHICAGO ONE EAST FIRST ST, 10TH FLOOR FLINT MI 485020000	7.2%	368	5,080	.4%	11	2,500
803421	NBD BANK, JEFFERSONVILLE #1 EAST FIRST STREET FLINT MI 485020000	7.2%	17	235	.0%	0	11
806159	FIRST OF AMERICA-SOUTHEAST MI NA 432 W. CROSSTOWN PKWY/S TUFTS KALAMAZOO MI 490010000	7.1%	106	1,485	.0%	0	90
826782	FLAGSTAR BANK, FSB 301 W. MICHIGAN AVE JACKSON MI 492010000	7.1%	18	253	20.0%	3	15
813131	OMNI FAMILY CREDIT UNION P O BOX 1537 BATTLE CREEK MI 490161537	6.8%	4	58	7.1%	1	14
820646	FIRST FEDERAL OF MICHIGAN 1001 WOODWARD AVENUE DETROIT MI 482260000	6.8%	3	44	.0%	1	1
818473	FIRST OF AMERICA BANK-FLORIDA, FSB 432 WEST CROSSTOWN PARKWAY KALAMAZOO MI 490010000	6.5%	3	46	.0%	0	4
829144	CO-OP SERVICES CREDIT UNION P O BOX 51700 LIVONIA MI 481515700	6.4%	4	62	2.7%	1	36
805862	CHEMICAL BANK MICHIGAN PO BOX 710 CLARE MI 486170000	6.3%	4	63	.0%	0	7
805896	CITIZENS BANK 328 S. SAGINAW STREET FLINT MI 485022401	6.3%	56	882	.0%	0	174
805907	FARMERS STATE BANK OF BRECKENRIDGE 316 E SAGINAW ST PO BOX 186 BRECKENRIDGE MI 486150000	6.3%	3	47	11.1%	1	9
827952	EXCHANGE STATE BANK PO BOX 68 CARSONVILLE MI 484190068	6.2%	2	32	.0%	0	12

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
817420	MICHIGAN FINANCIAL CORPORATION 101 W WASHINGTON ST MARQUETTE MI 498550000	5.9%	19	319	6.5%	32	485
805859	CHEMICAL BANK & TRUST COMPANY 333 E MAIN ST MIDLAND MI 486400000	5.8%	6	102	.0%	0	8
826961	SOCIETY BANK, MICHIGAN PO BOX 8612 ANN ARBOR MI 481040000	5.8%	3	51	.0%	0	2
805917	FIRST NATIONAL BANK OF THREE RIVERS 88 N MAIN THREE RIVERS MI 490931532	5.7%	2	35	.0%	0	1
829207	NBD BANK, NA ONE EAST FIRST STREET STU LND 10FL FLINT MI 485021937	5.7%	125	2,190	3.9%	81	2,060
813144	GREAT LAKES 1ST FEDERAL CREDIT UNIO 2110 THIRD AVE NO ESCANABA MI 498290000	5.5%	2	36	.0%	0	4
813166	SOO CO-OP C.U. PO BOX 1980 SAULT STE. MARIE MI 497830000	5.4%	5	91			
828064	BELL COM CREDIT UNION 630 32ND ST, S.E. GRAND RAPIDS MI 495480000	5.4%	4	73	.0%	0	6
830111	WARREN SCHOOLS CREDIT UNION 7277 BERNICE CENTER LINE MI 480151298	5.3%	3	56	.0%	0	5
828744	FRANKENMUTH CREDIT UNION 485 N. MAIN FRANKENMUTH MI 487340000	5.2%	2	38	.0%	0	6
826268	THE STATE BANK ONE FENTON SQUARE FENTON MI 484300725	5.1%	5	97	.0%	0	53
828158	BYRON CENTER STATE BANK 2445 84TH ST SW BYRON CENTER MI 493150000	5.1%	3	58	.0%	0	7
829243	CAPITAL AREA SCHOOL EMPLOYEES C.U. PO BOX 22158 LANSING MI 489092158	5.1%	6	116	6.0%	6	99
822384	NORTH BANK 114 N WASHINGTON ATTN: LESLY HALE MI 487390000	5.0%	4	80	.0%	0	11
828067	PINNACLE BANK 830 PLEASANT STREET SAINT JOSEPH MI 490850000	5.0%	4	79	.0%	0	4
805845	CHEMICAL BANK- BAY AREA 213 CENTER AVE. BAY CITY MI 487080000	4.9%	5	102	.0%	0	5

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
826211	EMPIRE NATIONAL BANK PO BOX 1220 TRAVERSE CITY MI 496841220	4.9%	4	81	.0%	0	1
822383	SHELBY STATE BANK 242 N MICHIGAN AVENUE SHELBY MI 494550000	4.8%	2	41	4.8%	2	41
825181	SCHOOL EMPLOYEES CREDIT UNION 404 S EUCLID AVE. BAY CITY MI 487063206	4.8%	2	41	.0%	0	1
813143	DELTA COUNTY CREDIT UNION PO BOX 756 ES ABA MI 498290756	4.7%	2	42	.0%	0	14
805983	INDEPENDENT BANK - WEST MICHIGAN PO BOX 491 ATTN: DARCY BENJAMIN IONIA MI 488460000	4.6%	7	152	.0%	0	13
826550	FIRST FEDERAL SAVINGS BANK & TRUST 69 NORTH SAGINAW PONTIAC MI 480580000	4.6%	3	64	.0%	0	3
805899	EATON FEDERAL SAVINGS BANK 236 S COCHRAN P O BOX 219 CHARLOTTE MI 488130000	4.5%	2	44	4.7%	2	42
828242	OTTAWA SAVINGS BANK, FSB 245 CENTRAL AVENUE HOLLAND MI 494233298	4.5%	9	197	4.3%	1	23
806108	THUMB NATIONAL BANK & TRUST COMPANY 7254 MICHIGAN AVE PIGEON MI 487550000	4.4%	2	45	.0%	0	7
829868	WEST SIDE AUTO EMPLOYEES FEDERAL CR PO BOX 7006, G-3381 VAN SLYKE RD FLINT MI 485073263	4.4%	3	68	.0%	0	4
805857	CB NORTH 201 STATE STREET CHARLEVOIX MI 497200000	4.2%	2	47	.0%	0	5
805980	HASTINGS CITY BANK 150 W COURT ST HASTINGS MI 490581823	4.0%	3	74	12.5%	1	8
813153	IRON MOUNTAIN KINGSFORD COMMUNITY F PO BOX 2247, ATTN MARILU FLORIANO KINGSFORD MI 498022247	4.0%	2	50			
818223	COMMUNITY STATE BANK 207 S SAGINAW ST. CHARLES MI 486550000	4.0%	3	75	4.0%	3	74
823268	BELL FEDERAL BANK 2600 W BIG BEAVER TROY MI 480840000	4.0%	3	75	.0%	0	6
823561	MICHIGAN STATE UNIV FEDERAL CR UN 600 E CRESCENT DRIVE E LANSING MI 488261208	4.0%	61	1,491	3.6%	46	1,253

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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806144	WEST SHORE BANK PO BOX 278 SCOTTVILLE MI 494540278	3.9%	2	51	.0%	0	9
805835	BANK OF ALMA 311 WOODWORTH ALMA MI 488011029	3.8%	4	103	.0%	0	17
822661	HILLSDALE COUNTY NATIONAL BANK PO BOX 283 HILLSDALE MI 492420283	3.8%	3	77	3.8%	3	77
822949	BANK OF LENAWEE PO BOX 486 ADRIAN MI 492210000	3.6%	3	82	13.0%	3	23
822388	STANDARD FEDERAL BANK (MI) 2600 WEST BIG BEAVER TROY MI 480840000	3.5%	4	114	.0%	0	19
827202	E&A CREDIT UNION 716 17TH STREET PORT HURON MI 480600000	3.5%	3	85	4.9%	3	61
805866	CITIZENS NATIONAL BANK OF CHEBOYGAN 303 N MAIN ST CHEBOYGAN MI 497210000	3.3%	2	60	.0%	0	3
813183	BANK OF LAKEVIEW P.O. BOX 409 LAKEVIEW MI 488500409	3.3%	1	30	.0%	0	1
822303	FIRST SAVINGS BANK 123 PORTAGE AVENUE, P O BOX 10 THREE RIVERS MI 490930000	3.2%	1	31	.0%	0	4
823895	LANSING AUTOMAKERS FED CREDIT UNION 4125 W SAINT JOE HIGHWAY BOX 26188 LANSING MI 489090000	3.2%	1	31	3.2%	1	31
827231	UNITED BAY CITY CREDIT UNION 1309 N. LINCOLN BAY CITY MI 487080000	3.2%	2	61	.0%	0	10
829743	OAKLAND COUNTY EMPLOYEES CREDIT UN 1220 W COUNTY CENTER DRIVE WATERFORD MI 483280000	3.2%	1	31	3.2%	1	31
803633	NBD ELKHART ONE EAST FIRST STREET FLINT MI 485020000	3.1%	5	160	.0%	0	4
817422	DART NATIONAL BANK 368 S PARK STREET P.O. BOX 40 MASON MI 488540040	3.1%	1	32	.0%	0	6
819365	KEY STATE BANK PO BOX 103 OWOSSO MI 488673198	3.0%	1	33	.0%	0	1
813125	ALPENA ALCONA AREA CREDIT UNION 1100 S BAGLEY ST ALPENA MI 497070000	2.9%	2	67	25.0%	1	4

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
823676	EDUCATOR'S & EMPLOYEES CREDIT UNION 1425 PARNALL RD, PO BOX 4100 JACKSON MI 492010000	2.9%	1	34	.0%	0	21
826918	TBA CREDIT UNION 924 E 8TH ST TRAVERSE CITY MI 496851003	2.9%	1	34	.0%	0	2
820647	FIRST NATIONAL BANK AND TRUST OF ME 962 FIRST STREET MENOMINEE MI 498580000	2.8%	1	35			
805873	CITY BANK & TRUST COMPANY NATIONAL ONE JACKSON SQUARE JACKSON MI 492011439	2.7%	2	74	.0%	0	3
817417	KELLOGG FEDERAL CREDIT UNION P O BOX 140 235 PORTER STREET BATTLE CREEK MI 490160000	2.7%	1	37	.0%	0	4
825403	ALLIANCE CREDIT UNION 1425 MICHIGAN NE GRAND RAPIDS MI 495030000	2.7%	1	36	3.0%	1	33
813145	CREDIT UNION ONE 450 E NINE MILE RD FERNDALE MI 482200000	2.6%	4	153	2.6%	4	149
803000	FIRST NATIONAL BANK OF CHICAGO CORP STDNT LENDING #1 E. 1ST ST FLINT MI 485020000	2.5%	1	39	7.8%	5	64
803602	NBD BANK, MERRILLVILLE #1 EAST FIRST STREET FLINT MI 485020000	2.5%	4	155	.0%	0	55
832001	COMMUNITY FEDERAL CREDIT UNION 500 S HARVEY PLYMOUTH MI 481700000	2.5%	1	40	.0%	0	2
832275	UNIVERSITY OF MICHIGAN CREDIT UNION PO BOX 7850 ANN ARBOR MI 481070000	2.5%	2	77	2.6%	2	76
826947	FIRST OF AMERICA BANK-MICHIGAN N.A. 108 E MICHIGAN AVE/ATTN STU LOANS KALAMAZOO MI 490070000	2.4%	1	41	.0%	0	246
829817	FLINT AREA SCHOOL EMPL CREDIT UNION 1005 WEST 3RD AVENUE FLINT MI 485040000	2.4%	3	124	2.4%	3	123
806002	LAPEER COUNTY BANK AND TRUST 83 W NEPESSING LAPEER MI 484460250	2.3%	2	84	2.5%	2	77
813169	TEAM ONE CREDIT UNION 520 HAYDEN PO BOX 1260 SAGINAW MI 486060000	2.3%	2	85	.0%	0	17
805880	CITY BANK & TRUST 200 W CLINTON ST JOHNS MI 488790000	2.2%	2	87	.0%	0	6

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
805882	THE COMMERCIAL AND SAVINGS BANK OF 200 S RIVERSIDE ATTN RENEE VIGER ST CLAIR MI 480790000	2.2%	1	45	.0%	0	7
825405	HEALTH CARE CREDIT UNION 1425 MICHIGAN NE GRAND RAPIDS MI 495030000	2.1%	1	47	2.2%	1	45
829348	PORTLAND FEDERAL CREDIT UNION 223 CHARLOTTE STREET PORTLAND MI 488751606	2.1%	1	47	.0%	0	5
813159	ISABELLA COMMUNITY CREDIT UNION P.O. BOX 427 MT PLEASANT MI 488040427	2.0%	2	96	33.3%	1	3
820337	MFC - FIRST NATIONAL BANK 600 SHELDEN AVENUE HOUGHTON MI 499310000	2.0%	2	99	.0%	0	18
829763	HURON RIVER AREA CREDIT UNION 2350 WEST STADIUM BOULEVARD ANN ARBOR MI 481030000	2.0%	2	99	.0%	0	9
826569	LAPEER COUNTY COMMUNITY CR. UN 1675 N LAPEER RD P.O.BOX 526 LAPEER MI 484460000	1.8%	1	54	.0%	0	14
826109	SOC CREDIT UNION 4555 CORPORATE DR PO BOX 7085 TROY MI 480077085	1.7%	1	57	.0%	0	3
829394	MICHIGAN FEDERAL CREDIT UNION 1314 E COLDWATER ROAD FLINT MI 485051797	1.7%	1	56	.0%	0	23
805951	INDEPENDENT BANK 230 W MAIN ST IONIA MI 488460000	1.6%	1	59	.0%	0	3
813181	MFC FIRST NATIONAL BANK - PO BOX 587 IRONWOOD MI 499380000	1.6%	1	62			
806147	SUPERIOR NATIONAL BANK & TRUST COMP P.O.BOX 450 ATTN SHARON LEPISTO HANCOCK MI 499300450	1.5%	1	64	50.0%	1	2
823185	BERRIEN TEACHERS CREDIT UNION 2920 LAKEVIEW AVENUE ST JOSEPH MI 490850000	1.5%	1	64	.0%	0	14
826415	WANIGAS FEDERAL CREDIT UNION 1931 BAGLEY STREET SAGINAW MI 486010000	1.5%	2	128	.0%	0	80
825214	GRAND RAPIDS TEACHERS CREDIT UNION 1425 MICHIGAN ST NE GRAND RAPIDS MI 495030000	1.4%	3	203	1.5%	3	200
824295	COMMUNICATIONS FAMILY CREDIT UNION 6640 BAY RD PO BOX 3285 SAGINAW MI 486053285	1.2%	1	82	.0%	0	4

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
806157	UNITED BANK & TRUST 205 EAST CHICAGO BLVD TECUMSEH MI 492860000	1.0%	1	92	.0%	0	11
829589	DEARBORN FEDERAL CREDIT UNION 400 TOWN CENTER DRIVE DEARBORN MI 481260000	1.0%	2	198	1.0%	2	197
805995	SHORE LINE BANK 823 RIVERVIEW DRIVE BENTON HARBOR MI 490220000	.7%	1	126	.0%	0	15
829191	MONROE BANK & TRUST PO BOX 740 MONROE MI 481610740	.7%	1	126	.9%	1	104
805850	NBD CADILLAC BANK 103 N MITCHELL STREET CADILLAC MI 496010000	.0%	0	34	.0%	0	10
806031	CHEMICAL BANK MONTCALM 110 E MAIN PO BOX 277 STANTON MI 488880000	.0%	0	34	.0%	0	6
806126	SOUTHERN MICHIGAN BANK & TRUST 51 W PEARL ST COLDWATER MI 490360000	.0%	0	56	.0%	0	2
806128	SPARTA STATE BANK 109 E DIVISION SPARTA MI 493450000	.0%	0	34	.0%	0	6
813133	COPOCO CREDIT UNION 4265 E WILDER PO BOX 1520 BAY CITY MI 487060520	.0%	0	52	.0%	0	52
813148	MACOMB SCH & GOVERNMENT CREDIT UNIO 40400 GARFIELD ROAD MT. CLEMENS MI 480380000	.0%	0	66	.0%	0	66
813182	VALLEY RIDGE BANK 6 MAIN ST PO BOX 248 KENT CITY MI 493300248	.0%	0	31	.0%	0	8
815568	BANK ONE, FENTON, NA 226 W CAROLINE ST FENTON MI 484300000	.0%	0	36	.0%	0	1
817418	HERITAGE FEDERAL SAVINGS BANK 5145 GRATIOT SAGINAW MI 486030000	.0%	0	39	.0%	0	12
821493	EDUCATIONAL COMMUNITY CREDIT UNION 1551 S 9TH ST KALAMAZOO MI 490090000	.0%	0	131	.0%	0	131
822648	MICHIGAN RURAL REHABILITATION CORPO 1152 W MICHIGAN AVE PO BOX 188 MARSHALL MI 490680000	.0%	0	67	.0%	0	52
823997	BLISSFIELD STATE BANK PO BOX 40 BLISSFIELD MI 492280000	.0%	0	32	.0%	0	1

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824387	NBD BANK, N.A. ONE EAST FIRST STREET FLINT MI 485021937	.0%	0	41	.0%	0	7
824919	CATHOLIC FEDERAL CREDIT UNION P O BOX 6338 SAGINAW MI 486086338	.0%	0	105	.0%	0	100
826110	STURGIS FEDERAL SAVINGS BANK P O BOX 600, ATTN V.WATSON STURGIS MI 490910000	.0%	0	42			
826625	NORTHLAND AREA FEDERAL CREDIT UNION P O BOX 519 OSCODA MI 487500000	.0%	0	67	.0%	0	67
828062	DOW CHEMICAL EMPLOYEES' CREDIT UNIO 600 E LYON MIDLAND MI 486400000	.0%	0	149	.0%	0	148
828388	MIDLAND SCHOOL EMPL CREDIT UNION 617 BAYLISS MIDLAND MI 486400000	.0%	0	31	.0%	0	31
828634	DORT FEDERAL CREDIT UNION 2845 DAVISON ROAD P O BOX 1635 FLINT MI 485011635	.0%	0	72	.0%	0	71
828639	WEXFORD COMMUNITY CREDIT UNION PO BOX 610 CADILLAC MI 496010000	.0%	0	37	.0%	0	36
828871	SHIAWASSEE COUNTY TEACHERS CREDIT U 2101 CORUNNA AVE CORUNNA MI 488170000	.0%	0	46	.0%	0	45
830227	USA FEDERAL CREDIT UNION PO BOX 7092 TROY MI 480077092	.0%	0	47	.0%	0	30
830294	FIRST COMMUNITY FEDERAL CREDIT UNIO 310 SO RIVERVIEW DRIVE PARCHMENT MI 490040000	.0%	0	60	.0%	0	14
830372	DETROIT FEDERAL EMPLOYES C U P O BOX 984 17726 W 8 MILE RD SOUTHFIELD MI 480370000	.0%	0	39	.0%	0	39

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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--MINNESOTA--							
819602	LACRESCENT STATE BANK 316 MAIN LACRESCENT MN 559470000	17.7%	14	79	.0%	0	2
814502	FIRST NATIONAL BANK- WALKER BOX 520 WALKER MN 564840000	17.6%	6	34	37.5%	3	8
828370	HOME OWNERS SAVINGS BANK, FSB 225 WEST CAVOUR FERGUS FALLS MN 565370000	17.1%	6	35			
806311	FIRST NATIONAL BANK OF BEMIDJI PO BOX 670 BEMIDJI MN 566010000	17.0%	17	100	45.8%	11	24
806350	FIRST NATIONAL BANK 226 W NASSAU BOX 480 ST PETER MN 560820000	16.6%	5	30			
806591	SECURITY STATE BANK OF HIBBING MINN 701 E HOWARD ST HIBBING MN 557460000	15.7%	15	95	25.8%	15	58
831555	FIRST BANK N.A. 141 EAST FOURTH ST, PO BOX 64778 ST PAUL MN 551010000	15.6%	220	1,406	20.7%	37	178
832093	FIRST SECURITY STATE BANK PO BOX 646 DETROIT LAKES MN 565020000	15.5%	17	109	.0%	0	2
806609	ZAPP NATIONAL BANK 27 33RD AVENUE NORTH ST. CLOUD MN 563030000	14.7%	87	591	.0%	0	1
812555	MARQUETTE BANK, N.A. 8790 207TH ST. WEST, ATTN L. MEYER LAKEVILLE MN 550440000	14.7%	283	1,917	2.5%	1	39
829771	TCF BANK ILLINOIS FSB 801 MARQUETTE AVE MINNEAPOLIS MN 554023475	14.3%	267	1,860	4.2%	10	236
806361	FIRST AMERICAN BANK, N. A. 201 NORTH BROADWAY CROOKSTON MN 567161706	13.3%	180	1,344	.0%	0	28
806573	AMERICAN NATIONAL BANK AND TRUST CO 101 EAST FIFTH ST ST PAUL MN 551011860	12.7%	6	47	.0%	0	3
806325	THE FIRST NATIONAL BANK AND TRUST PO BOX 190 PIPESTONE MN 561640190	11.9%	23	192	.0%	0	2
831916	MSU STU ASSC %ST PAUL POSTAL EMP CU 2401 NORTH MCKNIGHT RD NORTH ST PAUL MN 551090000	11.9%	18	151	.0%	0	24
832201	ST CLOUD T&L CREDIT UNION 1532 ST GERMAIN ST CLOUD MN 563010000	11.7%	4	34	11.7%	4	34

Office of Postsecondary Education
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823823	ANNANDALE STATE BANK P O BOX 310 33 WEST CHESTNUT ST ANNANDALE MN 553020000	11.4%	4	35			
831908	CITY AND COUNTY EMPLOYEE CREDIT UNI 144 E 11TH ST ST PAUL MN 551010000	11.1%	8	72	12.5%	8	64
821654	FIRST BANK, NA, MILWAUKEE 141 EAST FOURTH ST PO BOX 64778 ST PAUL MN 551010000	10.9%	579	5,276	10.8%	139	1,280
806279	FARMERS STATE BANK OF NEW LONDON 1690 S 1ST ST PO BOX 1740 WILLMAR MN 562011740	10.6%	5	47			
806268	EASTWOOD BANK 5125 HIGHWAY 52 NORTH ROCHESTER MN 559010000	10.5%	4	38			
829551	TWIN CITY CO-OP CREDIT UNION 2680 ARTHUR STREET ROSEVILLE MN 551131339	10.4%	26	248	10.6%	26	245
818734	CLOQUET CO-OP CREDIT UNION 101 14TH STREET CLOQUET MN 557200000	9.8%	22	223	60.0%	6	10
806417	MERCHANTS NATIONAL BANK OF WINONA PO BOX 248 WINONA MN 559870000	9.7%	19	195	13.3%	2	15
822908	U.S. BANK 141 EAST 4TH ST., SUITE 250 ST. PAUL MN 551010000	9.6%	305	3,165	6.2%	6	96
801891	CNB C/O FIRST BANK 141 E 4TH ST ST PAUL MN 551010000	9.5%	392	4,115	31.4%	72	229
821728	TCF NATIONAL BANK MINNESOTA 801 MARQUETTE AVE ATTN STUD LOANS MINNEAPOLIS MN 554023475	9.5%	1,064	11,160	1.1%	15	1,308
817432	SIGNAL BANK INC 100 SIGNAL HILLS W. ST PAUL MN 551180000	9.1%	8	87	.0%	0	5
832281	REPUBLIC BANK, INC 100 ALWORTH BLDG 306 WEST SUPERIOR DULUTH MN 558021803	9.0%	8	88	.0%	0	3
811026	U.S. BANK 141 EAST 4TH ST., SUITE 250 ST. PAUL MN 551010000	8.9%	30	336	.0%	0	10
806208	CITIZENS NATIONAL BANK OF PARK RAPI PO BOX 231 PARK RAPIDS MN 564700000	8.7%	5	57	7.1%	4	56
831580	UNIVERSITY OF MN FEDERAL CREDIT UNI 300 WASHINGTON AVE SE ROOM 149 MINNEAPOLIS MN 554550000	8.6%	5	58	33.3%	2	6

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
817536	HOME FEDERAL SAVINGS BANK 101 NORTH BROADWAY SPRING VALLEY MN 559750000	8.4%	5	59	.0%	0	5
829500	METROPOLITAN FEDERAL 425 ROBERTS ST NORTH ST. PAUL MN 551010000	8.4%	39	460	.0%	0	6
813617	GRAND RAPIDS STATE BANK 523 1ST AVENUE NW GRAND RAPIDS MN 557440000	6.1%	4	49	8.3%	4	48
806344	COMMUNITY FIRST NAT BK/FERGUS FALLS P O BOX 976, 1422 CENTRAL AVE S ELBOW LAKE MN 565310000	8.0%	4	50			
831259	FIRST BANK MONTANA, N.A./STUDENT LN 141 E 4TH ST PO BOX 64778 ST. PAUL MN 551010000	8.0%	45	558	.0%	0	11
830251	FIRST BK MONTANA STD OP (SPEN 0203) 141 E. FOURTH ST. PO BOX 64778 ST PAUL MN 551010000	7.7%	159	2,039	8.4%	146	1,721
810388	1ST BANK OF SOUTH DAKOTA/STUDENT LN 141 E 4TH ST PO BOX 64778 ST. PAUL MN 551010000	7.2%	241	3,304	.0%	0	47
822135	TCF NATIONAL BANK WISCONSIN 801 MARQUETTE AVENUE MINNEAPOLIS MN 554023475	6.9%	65	937	.0%	0	8
827449	MOOSE LAKE FEDERAL CREDIT UNION 301 ELM AVENUE MOOSE LAKE MN 557670000	6.8%	5	73			
831203	TCF NATIONAL BANK MINNESOTA 801 MARQUETTE AVENUE MINNEAPOLIS MN 554023475	6.7%	9	134	40.0%	16	40
810547	FIRST BANK OF SOUTH DAKOTA, NA 141 E 4TH ST, PO BOX 64778 ST PAUL MN 551010000	6.6%	20	302			
806295	AMERICAN HERITAGE NATIONAL BANK 24 2ND ST S LONG PRAIRIE MN 563470000	6.5%	3	46	.0%	0	2
828125	ST PAUL POSTAL EMPLOYEES CREDIT UN 2401 MCKNIGHT ROAD ST PAUL MN 551090000	6.5%	11	167	2.9%	2	67
802816	CITIZENS NAT'L BK & 1ST BK NAT'L 141 E 4TH ST,STUDENT LOAN OPERATION ST. PAUL MN 551010000	6.4%	5	78	.0%	0	1
806200	BUFFALO NATIONAL BANK PO BOX 10 BUFFALO MN 553130000	6.4%	2	31	6.8%	2	29
806236	CENTRAL BANK PO BOX 225 STILLWATER MN 550820000	6.4%	2	31	.0%	0	3

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
806482	ROOT RIVER STATE BANK PO BOX 517 CHATFIELD MN 559231399	6.4%	2	31	.0%	0	2
806566	STEARNS COUNTY NATIONAL BANK OF ALB PO BOX 250 ALBANY MN 563070250	6.4%	5	77			
806522	NORWEST OPERATIONS/FAIRBAULT PO BOX 189 FAIRBAULT MN 550210000	6.2%	36	575	.0%	0	19
831179	MARQUETTE BANK, N.A. PO BOX 458 LAKEVILLE MN 550440458	5.8%	4	68			
806171	FIRST NATIONAL BANK P O BOX 416 COLD SPRING MN 563200000	5.6%	3	53			
806439	COMMUNITY NATIONAL BANK PO BOX 280 NORTHFIELD MN 550570000	5.5%	2	36	14.2%	1	7
830336	MINNESOTA VALLEY FEDERAL CREDIT UNI P O BOX 4399 MANKATO MN 560020000	5.4%	2	37	5.4%	2	37
819793	WELLS FEDERAL SAVINGS AND LOAN ASSO 53 1ST STR SOUTH WEST PO BOX 310 WELLS MN 560970000	5.2%	2	38			
825633	UNITED PRAIRIE BANK-SLAYTON P.O. BOX 264 SLAYTON MN 561720000	5.2%	3	57			
806265	ROUNDBANK PO BOX 509 WASECA MN 560930000	5.0%	3	60	.0%	0	2
806424	MOORHEAD STATE BANK BOX 160 HOLIDAY MALL MOORHEAD MN 565600000	4.9%	4	81			
806334	FIRST NATIONAL BANK OF ELK RIVER 729 MAIN STREET ELK RIVER MN 553300000	4.7%	2	42	.0%	0	2
806400	GOODHUE COUNTY NATIONAL BANK OF RED 228 BUSH STREET RED WING MN 550660000	4.6%	4	86	.0%	0	6
806416	NORWEST BANK MINNESOTA MESABI, N.A. 401 CHESTNUT STREET VIRGINIA MN 557920000	4.5%	7	153	.0%	0	2
819079	QUEEN CITY FEDERAL SAVINGS & LOAN A 501 CHESTNUT ST VIRGINIA MN 557920000	4.4%	2	45	.0%	0	1
802913	FIRST BANK DES PLAINES 141 EAST 4TH ST. STUDENT LN OPS ST. PAUL MN 551010000	4.2%	6	141	.0%	0	9

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
825033	MN HIGHER EDUCATION COORD. BD. 550 CEDAR STREET, STE 400 CAPT. SQ. ST PAUL MN 551010000	4.2%	2	47	.0%	0	12
824461	TEACHER FEDERAL CREDIT UNION 6500 OLSON MEMORAL HIGHWAY MINNEAPOLIS MN 554270000	3.8%	6	157	.0%	0	1
801890	BANK WESTERN % FIRST BANK 141 E 4TH ST, STE 250, SPEN0203 ST PAUL MN 551010000	3.7%	17	451	10.4%	5	48
828697	NORWEST BANK MINNESOTA, NA 111 WASHINGTON AVENUE MINNEAPOLIS MN 554790032	3.6%	10	271	.0%	0	5
806475	PRINCETON STATE BANK 202 SO LAGRANDE AVENUE PRINCETON MN 553710000	3.4%	3	87	.0%	0	1
806458	COMMUNITY BANK MINNESOTA 110 WEST ROSE STREET PO BOX 567 OWATONNA MN 550600000	3.3%	1	30	.0%	0	3
806565	STATE BANK OF WHEATON 921 BROADWAY WHEATON MN 562960000	3.3%	1	30			
830950	AMERICAN BANK LAMBERTON 120 SOUTH MAIN STREET LAMBERTON MN 561520000	3.3%	2	60			
806410	AMERICAN BANK LAKE CITY 105 EAST LYON AVENUE LAKE CITY MN 550410000	3.1%	1	32	3.1%	1	32
819542	IBM MID AMERICA EMPLOYEES FEDERAL C 4001 WEST RIVER PARKWAY ROCHESTER MN 559010000	3.0%	7	230	.0%	0	88
806474	EAGLE BANK PO BOX 217 GLENWOOD MN 563340000	2.9%	1	34	.0%	0	3
818169	LIBERTY STATE BANK PO BOX 64075 176 SNELLING AVE NORTH ST PAUL MN 551640000	2.9%	1	34	.0%	0	1
806394	NORWEST BANK MINNESOTA, N.A. PO BOX 430 FOREST LAKE MN 550250000	2.7%	1	36			
806425	FIRST AMERICAN BANK OF ALEXANDRIA 701 ATLANTIC AVE MORRIS MN 562670000	2.7%	1	37	.0%	0	1
806378	FIRST STATE BANK OF ST JOSEPH 25 COLLEGE AVE NO ST JOSEPH MN 563740000	2.6%	1	38	.0%	0	5
806513	ST. ANTHONY PARK STATE BANK 2265 COMO AVENUE ST. PAUL MN 551080000	2.6%	1	38			

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ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
825038	LUTHERAN BROTHERHOOD 625 4TH AVENUE SOUTH MINNEAPOLIS MN 554150000	2.2%	6	268	4.1%	3	72
806479	RICHFIELD BANK & TRUST CO 6625 LYNDALE AVE SO RICHFIELD MN 554230000	2.1%	1	46			
806215	CITIZENS STATE BANK OF ROSEAU 118 MAIN AVENUE SOUTH ROSEAU MN 567510000	2.0%	1	48	.0%	0	24
827990	FIRST FEDERAL SAVINGS BANK 532 ATLANTIC AVE, PO BOX 656 MORRIS MN 562670656	2.0%	1	49	.0%	0	3
806437	NORTHERN STATE BANK 201 EAST THIRD STREET THIEF RIVER FALLS MN 567010000	1.7%	1	57	1.7%	1	58
814431	MINNWEST BANK MONTEVIDEO PO BOX 698 MONTEVIDEO MN 562650000	1.7%	1	58	.0%	0	9
806965	FIRST BANK MONTANA,NA % FIRST BANK 141 E FOURTH ST., PO BOX 64778 ST PAUL MN 551010000	1.5%	3	194			
806306	FIRST NATIONAL BANK PO BOX 306 SAUK CENTRE MN 563780000	.0%	0	34			
806319	FIRST NATIONAL BANK IN MONTEVIDEO 101 S FIRST STREET MONTEVIDEO MN 562650000	.0%	0	72	.0%	0	25
806354	FIRST NATIONAL BANK 101 N STATE ST WASECA MN 560930000	.0%	0	32	.0%	0	32
806373	CENTER NATIONAL BANK BOX 882 LITCHFIELD MN 553550000	.0%	0	33	.0%	0	33
816125	MINNESOTA VALLEY BANK PO BOX 439 REDWOOD FALLS MN 562830000	.0%	0	37	.0%	0	1
829223	US FEDERAL CREDIT UNION 2740 E. 82ND STREET BLOOMINGTON MN 554251387	.0%	0	123	.0%	0	119
831030	MELROSE CREDIT UNION 107 FIRST AVE NORTH FREEPORTH MN 563310000	.0%	0	72			
831195	FIRST BANK NATIONAL ASSOC PO BOX 64778 ST PAUL MN 551640778				52.4%	75	143
833005	NORWEST BANK MN N.A. NEBHELP TRUST SIXTH AND MARQUETTE MINNEAPOLIS MN 554790069	.0%	0	14	12.3%	779	6,297

Office of Postsecondary Education

FY 1995 Cohort Default Rate for Originating Lenders/Holders

For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
833310	NORWEST BANK MN NA/TR NEBHELP SIXTH AND MARQUETTE MINNEAPOLIS MN 554790069				.3%	6	1,682

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--MISSOURI--							
828130	CENTRAL WEST END AFSB 415 DE BALIVIERE AVE, STDNT LN DEPT ST LOUIS MO 631120000	21.1%	23	109	.0%	0	2
806891	BOATMEN'S NATIONAL BANK OF BOONVILL PO BOX 396 BOONVILLE MO 652330000	20.0%	7	35			
827003	COMMUNITY BANK OF PETTIS COUNTY PO BOX 1027 SEDALIA MO 653010000	19.6%	23	117			
814021	THIRD NATIONAL BANK OF SEDALIA 301 W BROADWAY P O BOX 351 SEDALIA MO 653010000	18.4%	23	125	.0%	0	4
831184	HIGHER EDUCATION LOAN PROGRAM OF KA PO BOX 2369 LAKE OZARK MO 650490000	18.4%	19	103	11.7%	162	1,377
816050	BLUE RIDGE BANK AND TRUST CO 4240 BLUE RIDGE BLVD SUITE 100 KANSAS CITY MO 641331700	18.0%	145	803	7.5%	3	40
816053	BOATMEN'S BANK MARSHALL 102 E ARROW PO BOX 10 MARSHALL MO 653400000	16.9%	29	171	11.1%	1	9
827774	MERCANTILE BANK OF TRENTON NA 121 EAST 9TH STREET TRENTON MO 646830000	16.2%	6	37			
806781	UNION PLANTERS BANK 325 BROADWAY PO BOX 1519 CAPE GIRARDEAU MO 637021519	15.2%	276	1,807	.0%	0	41
814548	MERCANTILE BANK OF ST. JOSEPH #1 ROBIDOUX CENTER PO BOX 308 ST JOSEPH MO 645027449	15.2%	599	3,939	.0%	0	100
822046	FIRST BANK A SAVINGS BANK 135 N MERAMEC, STE 301 STUDENT LOA CLAYTON MO 631050000	14.9%	93	624	16.1%	92	570
814627	COMMERCIAL TRUST COMPANY 119 NORTH MAIN FAYETTE MO 652480000	13.9%	18	129	.0%	0	5
806773	BOONE COUNTY NATIONAL BANK 720 EAST BROADWAY/MR JOHN BAILEY COLUMBIA MO 652010000	13.7%	508	3,689	.0%	0	243
826714	BETHANY TRUST COMPAMY P O BOX 467 BETHANY MO 644240000	13.3%	4	30	.0%	0	1
806922	MERCANTILE BANK OF FARMINGTON COLUMBIA AT WASHINGTON FARMINGTON MO 636400000	12.0%	11	91			
806894	NODAWAY VALLEY BANK 304 NORTH MAIN MARYVILLE MO 644680000	11.9%	11	92			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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821132	GREAT SOUTHERN SAVINGS BANK 430 SOUTH AVENUE SPRINGFIELD MO 658060000	11.7%	89	760	.0%	0	13
814018	AMERICAN BANK OF NORTHWEST MISSOURI PO BOX 68 TARKIO MO 644910000	11.6%	13	112	.0%	0	3
820370	FIRST FEDERAL BANK, F.S.B. 6900 N. EXECUTIVE DR. KANSAS CITY MO 641416194	11.2%	81	720	.0%	0	142
832035	MERCANTILE BANK OF ST. JOSEPH 415 FRANCIS ST, PO BOX 308 ST JOSEPH MO 645020308	11.0%	110	995	.0%	0	20
804866	BANK MIDWEST OF KANSAS, N.A. 1100 MAIN, SUITE 2500 KANSAS CITY MO 641960000	10.3%	106	1,024	.5%	1	185
819155	FARMERS & MERCHANTS BANK PO BOX 938 HANNIBAL MO 634010000	10.3%	6	58			
821154	PHELPS COUNTY BANK PO BOX 1068 ROLLA MO 654010000	10.3%	20	193	.0%	0	6
813982	CITIZENS-JACKSON COUNTY BANK P.O. BOX 8 WARRENSBURG MO 640930000	10.1%	109	1,076	.0%	0	31
806841	MERCANTILE BANK OF JOPLIN 402 MAIN JOPLIN MO 648010000	10.0%	28	278	.0%	0	1
806746	NATIONSBANK 1130 WALNUT ST KANSAS CITY MO 641060000	9.6%	505	5,234	.0%	0	654
806800	BANK MIDWEST, N.A. BOX 1000 MARYVILLE MO 644680000	9.4%	14	148	.0%	0	5
819661	FEDERAL EMPLOYEES CREDIT UNION 9300 TROOST KANSAS CITY MO 641310000	9.2%	5	54			
831891	ROOSEVELT BANK, FSB 900 ROOSEVELT PARKWAY CHESTERFIELD MO 630172051	9.1%	15	164	.0%	0	2
823372	HOME FEDERAL SAVINGS & LOAN ASSN 12680 OLIVE BLVD ST. LOUIS MO 631410000	9.0%	18	198	.0%	0	1
830526	ST LOUIS COMMUNITY CREDIT UNION 7224 GRAVOIS ST LOUIS MO 631160000	8.8%	30	339	.0%	0	35
815961	UNITED MISSOURI BANK OF KANSAS CITY PO BOX 419226 KANSAS CITY MO 641416226	8.7%	155	1,772	5.2%	8	152

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813992	MERCANTILE BANK OF PHELPS COUNTY 6TH & PARK STREET, P O BOX 370 ROLLA MO 654010000	8.6%	4	46			
823635	HANNIBAL NATIONAL BANK 100 N MAIN ST HANNIBAL MO 634010000	8.5%	3	35			
806772	BLUE SPRINGS BANK 1100 MAIN ST BLUE SPRINGS MO 640150000	8.4%	5	59			
824068	PALMYRA SAVING & BUILDING ASSN, F.A PO BOX 72 PALMYRA MO 634610072	8.3%	3	36			
818334	NATIONSBANK- STUDENT LOAN CENTER 4249 WATSON ROAD ST LOUIS MO 631090000	8.2%	910	11,096	.7%	10	1,392
821496	CANTON STATE BANK PO BOX 111 CANTON MO 634350000	7.5%	6	79	.0%	0	1
827021	BANK OF CROCKER PO BOX 7 COMMERCIAL ST CROCKER MO 654520000	7.3%	5	68			
816049	EXCHANGE NATIONAL BANK 132 EAST HIGH STREET JEFFERSON CITY MO 651010000	7.1%	3	42			
827225	UNITED MISSOURI BANK OF HICKMAN MIL PO BOX 9605 KANSAS CITY MO 641340000	7.1%	4	56	.0%	0	1
823784	NORMANDY BANK 7151 NATURAL BRIDGE ST. LOUIS MO 631210000	6.9%	3	43			
832681	MIDWEST INDEPENDENT BANK 428 E CAPITAL BOX1437 % R KUSTER JEFFERSON CITY MO 651020000	6.9%	17	244			
813979	COMMERCE BANK OF ST LOUIS 3134 S GRAND, STUDENT LOAN DEPT ST LOUIS MO 631180000	6.8%	407	5,927	8.9%	320	3,585
806757	BANK OF KIRKSVILLE 214 S FRANKLIN KIRKSVILLE MO 635010000	6.7%	10	149	.0%	0	3
820886	FIRST BANK FSB 135 N MERAMEC, STE 301, STDNT LNS ST LOUIS MO 631050000	6.7%	4	59	.0%	0	1
806807	BOATMEN'S BANK OF MID-MISSOURI 4249 WATSON ROAD ST LOUIS MO 631091214	6.5%	39	597	.0%	0	27
806779	THE CALLAWAY BANK PO BOX 42 FULTON MO 652510042	6.4%	8	125	.0%	0	34

		ORIGINATING LENDERS			CURRENT HOLDERS		
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827129	INVESTORS FEDERAL BANK & SVGS ASSN PO BOX 110 CHILLICOTHE MO 646010000	6.4%	5	78	.0%	0	1
821786	UNITED MISSOURI BANK OF SPRINGFIELD PO BOX 3597 GSS SPRINGFIELD MO 658083597	6.1%	4	65			
806890	BANK MIDWEST, N.A. BOX 289 KIRKSVILLE MO 635010000	5.9%	7	117	.0%	0	3
814668	MCM SAVINGS BANK FSB 228 BROADWAY HANNIBAL MO 634010110	5.7%	4	70			
827468	BANK OF WASHINGTON PO BOX 377 WASHINGTON MO 630900377	5.6%	3	53	.0%	0	2
831577	STATESMAN BANK FOR SAVINGS, FSB PO BOX 419570 KANSAS CITY MO 641416570	5.5%	2	36	.0%	0	1
806777	BOATMEN'S BANK OF BUTLER PO BOX 112 BUTLER MO 647300000	5.4%	2	37			
827457	BOATMEN'S BANK OF ROLLA PO BOX 7 ROLLA MO 654010000	5.4%	5	91	.0%	0	1
804897	COMMERCE BANK 3134 S. GRAND, STUDENT LOAN DEPT. ST. LOUIS MO 631180000	4.4%	13	293	.0%	0	59
828469	UNITED POSTAL SAVINGS ASSOC. 10015 MANCHESTER ST LOUIS MO 631220000	4.4%	3	67	.0%	0	1
804658	GREAT PLAINS FEDERAL CREDIT UNION PO BOX 2968 JOPLIN MO 648032968	4.2%	2	47	4.3%	2	46
814020	BOATMENS NATIONAL BK OF SPRINGFIELD PARK CENTRAL SQUARE, BOX 1157 SPRINGFIELD MO 658050000	3.7%	10	267	.0%	0	4
820326	THE COLONIAL BANK 12230 MANCHESTER RD DES PERES MO 631310000	3.7%	2	53	.0%	0	5
813775	FIRST COMMUNITY BANK 319 MALDEN MO 638630319	3.2%	1	31	.0%	0	1
823633	MARK TWAIN BANK ST. LOUIS 9321 OLIVE BLVD ST. LOUIS MO 631323220	3.2%	1	31			
813970	MERCANTILE BANK OF SPRINGFIELD 417 ST LOUIS ST SPRINGFIELD MO 658050000	2.7%	3	109	.0%	0	2

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825343	METRO NORTH STATE BANK BARRY ROAD AT NORTH OAK KANSAS CITY MO 641550000	2.4%	1	41			
813994	MERCANTILE BANK N.A. PO BOX 7328 ST. LOUIS MO 631770000	2.1%	7	320	.0%	0	23
826986	EDUCATIONAL EMPLOYEES CREDIT UNION 4020 FEE ROAD BRIDGETON MO 630442708	.9%	1	111	.0%	0	1
830612	KIRKSVILLE COLLEGE OF OSTEOPATHIC M 800 W. JEFFERSON KIRKSVILLE MO 635010000	.7%	1	132	.0%	0	5
831083	KIRKSVILLE COLLEGE OF OSTEOPATHIC M 800 W. JEFFERSON KIRKSVILLE MO 635010000	.7%	2	279	.0%	0	31
813965	BANK OF SULLIVAN PO BOX 489 SULLIVAN MO 630800489	.0%	0	31			
825465	STERLING NATIONAL BANK PO BOX 8508 SUGAR CREEK MO 640540000	.0%	0	31	.0%	0	5
826018	UNITED MISSOURI BANK OF WARRENSBURG PO BOX 27 WARRENSBURG MO 640930000	.0%	0	37			
828863	MISSOURI HIGHER EDUCATION LOAN AUTH 14528 SOUTH OUTER FORTY RD, STE 300 ST. LOUIS MO 630175705	.0%	0	1	11.7%	2,269	19,321
829437	CAPITAL SAVINGS & LOAN ASSN 425 MADISON STREET JEFFERSON CITY MO 651010000	.0%	0	31	.0%	0	1
830931	MISSOURI HIGHER EDUCATION LOAN AUTH 14528 SOUTH OUTER FORTY DR, STE 300 CHESTERFIELD MO 630175705				10.5%	366	3,457
831119	MO HIGHER ED LOAN AUTHORITY 14528 SOUTH OUTER FORTY ROAD CHESTERFIELD MO 630170000				1.2%	22	1,721

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--MISSISSIPPI--							
832022	FIRST AMERICAN BANK PO BOX 23518 JACKSON MS 392253518	26.9%	14	52	11.1%	1	9
825384	COMMERCIAL NATIONAL BANK/LSC/TX PO BOX 1200 JACKSON MS 392151200	18.3%	20	109	.0%	0	12
814108	DEPOSIT GUARANTY NATIONAL BANK P O BOX 1200 ATTN: MARGARET ROUSSE JACKSON MS 392151200	13.0%	775	5,918	.1%	2	1,810
826582	MISS POST-SECONDARY EDUCATION FINAN 3825 RIDGEWOOD RD JACKSON MS 392252336	12.9%	11	85			
806672	FIRST NATIONAL BANK OF CLARKSDALE PO BOX 220 CLARKSDALE MS 386140000	12.7%	7	55	.0%	0	1
806658	CLEVELAND STATE BANK 110 COMMERCE AVENUE CLEVELAND MS 387320000	10.4%	19	182	.0%	0	5
806720	NEWTON COUNTY BANK PO BOX 120 NEWTON MS 393450000	9.7%	4	41	.0%	0	18
806673	TRUSTMARK NAT'L BANK OF VICKSBURG P O BOX 39 VICKSBURG MS 391810039	9.5%	12	126	.0%	0	39
820588	FIRST NATIONAL BANK OF PICAYUNE 121 EAST CANAL ST PICAYUNE MS 394660000	9.3%	4	43	.0%	0	2
820852	EASTOVER BANK FOR SAVINGS P O BOX 23053 JACKSON MS 392253053	9.0%	33	365	.0%	0	7
806616	UNION PLANTERS BANK - NORTHWEST MS BOX 1059 CLARKSDALE MS 386140000	8.8%	47	533	.0%	0	24
818819	FIRST SECURITY BANK PO BOX 690 BATESVILLE MS 386060690	8.0%	5	62	.0%	0	3
822751	MAGNOLIA FEDERAL BANK FOR SAVINGS 130 WEST FRONT STREET, P O BOX 1858 HATTIESBURG MS 394010000	6.9%	12	172	.0%	0	1
813721	TRUSTMARK NATIONAL BANK P O BOX 291 JACKSON MS 392050291	6.7%	175	2,602	.0%	0	120
812855	FIRST AMERICAN NATIONAL BANK 114 PEARL ST IUKA MS 388520000	6.6%	2	30	.0%	0	2
820527	FIRST BANK PO BOX 808 MCCOMB MS 396480000	6.6%	4	60	.0%	0	6

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
829272	CITIZENS STATE BANK P O BOX 516 MAGEE MS 391110516	6.4%	2	31	.0%	0	17
827568	UNION PLANTERS BANK OF CENTRAL MISS P.O. BOX 23053, ATTN E. ROMMERDALE JACKSON MS 392250000	6.3%	142	2,234	1.3%	2	145
806723	THE PEOPLES BANK & TRUST COMPANY PO BOX 709 TUPELO MS 388020709	6.2%	29	462	.0%	0	15
831575	GREAT SOUTHERN NATIONAL BANK P O BOX 198 QUITMAN MS 393550000	5.9%	10	168	.0%	0	1
806627	BANCORPSOUTH BANK 1 MISS PLAZA P O DRAWER 789 TUPELO MS 388020000	5.7%	215	3,734	.0%	0	178
823003	FIRST NATIONAL BANK OF LUCEDALE 300 WEST MAIN STREET LUCEDALE MS 394522097	5.7%	2	35			
806722	NATIONAL BANK OF COMMERCE OF MISS P O BOX 1187 STARKVILLE MS 397590000	5.6%	41	723	2.0%	1	48
806711	MERCHANTS NATIONAL BK OF VICKSBURG P O DRAWER 871 VICKSBURG MS 391800000	5.0%	3	59	.0%	0	4
806700	MERCHANTS & FARMERS BANK PO BOX 520 KOSCIUSKO MS 390900000	4.7%	11	232	.0%	0	11
806689	HANCOCK BANK PO BOX 4019 GULFPORT MS 395020000	4.5%	36	786	.0%	0	53
806695	KEESLER FEDERAL CREDIT UNION P.O. BOX 7001 BILOXI MS 395347001	4.4%	11	249	.0%	0	144
826405	SENATOBIA BANK PO BOX 96 SENATOBIA MS 386680096	4.3%	4	92	.0%	0	3
806651	THE CITIZENS BANK OF PHILADELPHIA 521 MAIN STREET PO BOX 208 PHILADELPHIA MS 393500000	4.2%	6	142	.0%	0	8
831167	FIRST COLUMBUS NATIONAL BANK P.O. BOX 231 COLUMBUS MS 397030000	3.4%	6	172	.0%	0	11
814671	JACKSON USDA FEDERAL CREDIT UNION PO BOX 3260 JACKSON MS 392073260	3.2%	1	31	3.2%	1	31
806681	FIRST NATIONAL BANK BOX 239 NEW ALBANY MS 386520000	2.7%	2	73			

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	 # of Borrowers In Default	 # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	 # of Borrowers In Default	 # of Borrowers In Repayment
806706	TRUSTMARK NATIONAL BANK 624 MAIN STREET COLUMBUS MS 397030431	1.9%	1	52	.0%	0	4
815944	UNIFIRST BANK FOR SAVINGS, F.A. PO BOX 1818 ATTN: B MCCARDLE 7TH FL JACKSON MS 392050000	.0%	0	38			
821558	SMITH COUNTY BANK PO BOX 375 TAYLORSVILLE MS 391680000	.0%	0	43			
828868	TRUSTMARK NATL BK TRUSTEE/MHEAC P O BOX 291 ATTN: CORP. TRUST DEPT JACKSON MS 392050000				5.2%	119	2,274
831387	BANK OF MISSISSIPPI, TRUSTEE/MHEAC P O BOX 1605 ATTN:CORP TRUST DEPT JACKSON MS 392151605	.0%	0	1	6.4%	670	10,409

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--MONTANA--							
827044	COMMUNITY FIRST BANK 319 N MERRILL BOX 811 GLENDIVE MT 593300000	17.6%	6	34	.0%	0	2
806931	STOCKMAN BANK OF MONTANA PO BOX 250 MILES CITY MT 593010250	11.1%	31	277	.0%	0	5
830130	BEAR PAW CREDIT UNION 201 2ND STREET PO BOX 471 HAVRE MT 595010000	9.6%	6	62	.0%	0	1
806978	ROCKY MOUNTAIN BANK/STEVENSVILLE PO BOX 199 STEVENSVILLE MT 598700000	8.3%	3	36			
825549	VALLEY FEDERAL CREDIT UNION 1445 MAIN ST BILLINGS MT 591051739	5.9%	6	101	.0%	0	5
806971	FIRST INTERSTATE BANK OF MISSOULA N 101 EAST FRONT MISSOULA MT 598060000	5.2%	47	888	.0%	0	3
807002	FIRST SECURITY BANK OF BOZEMAN P.O. BOX 910 BOZEMAN MT 597710910	4.2%	8	189	.0%	0	4
827526	MISSOULA FEDERAL CREDIT UNION 2001 BROOKS MISSOULA MT 598010000	4.1%	9	216	.0%	0	4
817895	MONTANA FEDERAL CREDIT UNION P O BOX 5027 GREAT FALLS MT 594035027	3.6%	2	55	.0%	0	1
831922	MONTANA BANK PO BOX 2501 BILLINGS MT 591032501	3.6%	19	516	.0%	0	1
807008	STATE BANK AND TRUST COMPANY PO BOX 1257 DILLON MT 597251257	2.3%	1	42			
806957	FIRST NATIONAL BANK OF LEWISTOWN 224 WEST MAIN LEWISTOWN MT 594570000	2.1%	1	46	.0%	0	4
827531	GREAT FALLS TEACHERS FEDERAL CU 1500 RIVER DRIVE NORTH, BOX 2649 GREAT FALLS MT 594030000	1.9%	1	52			
823888	FIRST LIBERTY FEDERAL CREDIT UNION P O BOX 5002, STUDENT LOAN GREAT FALLS MT 594030000	1.6%	2	120	.0%	0	8
806964	FIRST COMMUNITY BANK P.O.BOX 191 GLASGOW MT 592300000	.0%	0	31	.0%	0	3
824213	GREAT FALLS GOVERNMENT EMP. C. U. P O BOX 2605 GREAT FALLS MT 594030000	.0%	0	38	.0%	0	1

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
828200	M.H.E.S.A.C. 2500 BROADWAY HELENA MT 596203104				0%	0	64
828997	STATE CAPITOL EMP CREDIT UNION 1820 11TH AVENUE HELENA MT 596010000	0%	0	60	0%	0	5
830344	M.H.E.S.A.C. 2500 BROADWAY HELENA MT 596203104				7.7%	563	7,310
832260	M.H.E.S.A.C. 2500 BROADWAY HELENA MT 596203104				2.1%	18	831

ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--NORTH CAROLINA--							
831547	AT&T FAMILY FEDERAL CREDIT UNION 2098 FRONTIS BOULEVARD WINSTON-SALEM NC 271030000	11.1%	4	36	.0%	0	10
829776	WACHOVIA BANK OF NC - L. STAFFORD 301 N CHURCH ST, PO BOX 3009 WINSTON-SALEM NC 271503009	10.9%	15	137	.0%	0	45
824772	WACHOVIA BANK OF NC 301 N CHURCH ST, PO BOX 3009 WINSTON-SALEM NC 271503009	10.7%	7	65	.0%	0	157
830906	WACHOVIA BANK OF GA 301 N CHURCH ST, NC 31058, POB 3099 WINSTON-SALEM NC 271503099	9.5%	346	3,639	.7%	4	515
807542	FIRST UNION NATIONAL BANK 301 S. COLLEGE ST., TW-9 CHARLOTTE NC 282881075	8.1%	196	2,415	2.4%	42	1,715
807566	FIRST UNION NA, EDUCATION LOAN SVCS 301 S. COLLEGE ST., TW-9 CHARLOTTE NC 282881075	6.9%	33	474	2.0%	2	99
807949	FIRST UNION NATIONAL BANK 30 S. COLLEGE ST, TW-9 CHARLOTTE NC 282881075	3.1%	5	159	9.8%	9	91
807037	COLLEGE FOUNDATION INC. PO BOX 12100 RALEIGH NC 276052100	2.7%	481	17,219	2.8%	479	16,762
827214	COASTAL FED CREDIT UNION PO BOX 58429 RALEIGH NC 276580000	.0%	0	74	.0%	0	71
830102	OCCIDENTAL LIFE INSURANCE COMPANY O 2610 WYCLIFF ROAD RALEIGH NC 276070000	.0%	0	30			
899997	SLMA/EDUSERV TECHNOLOGIES, INC. P.O. BOX 3077 WINSTON-SALEM NC 271020000	.0%	0	9	40.0%	30	75

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--NORTH DAKOTA--							
819526	WESTERN STATE BANK PO BOX 610 DEVILS LAKE ND 583010610	6.8%	4	58			
816386	BANK OF NORTH DAKOTA ATTN AL NOSBUSCH PO BOX 5509 BISMARCK ND 585065509	1.0%	86	8,461	1.2%	88	6,813
807197	FIRST INTERNATIONAL BANK PO BOX 607 WATFORD CITY ND 588540607	.8%	1	122	.0%	0	20
816395	FIRST WESTERN STATE BANK 900 SOUTH BROADWAY MINOT ND 587010000	.7%	1	129			
807306	UNION STATE BANK 209 CENTRAL AVE N HAZEN ND 585450000	.0%	0	63	.0%	0	63
807309	FIRST AMERICAN BANK VALLEY PO BOX 13118 GRAND FORKS ND 582083118	.0%	0	39	.0%	0	1
826764	INDUSTRIAL COMMISSION ATTN AL NOSBUSCH PO BOX 5509 BISMARCK ND 585025509				.0%	0	3,365
829454	NORTHERN TIER FEDERAL CREDIT UNION P O BOX 1987 MINOT ND 587021987	.0%	0	50			

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
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ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
--NEBRASKA--							
808489	PACKERS BANK/ATTN: GLORIA HOGGARD 4710 S. 23RD STREET OMAHA NE 681070340	22.7%	406	1,788	2.6%	1	38
818033	BEATRICE NATIONAL BANK & TRUST CO 523 COURT STREET, P.O. BOX 100 BEATRICE NE 683100000	20.0%	6	30	.0%	0	1
808510	SOUTHWEST BANK OF OMAHA 8800 WEST CENTER ROAD OMAHA NE 681240000	17.1%	27	157	.0%	0	3
820937	FIRST NATIONAL BANK AND TRUST COMPA 1101 12TH STREET AURORA NE 688180000	15.6%	5	32	.0%	0	1
808257	THE FIRST NATIONAL BANK OF YORK PO BOX 69 YORK NE 684670069	13.6%	16	117	.0%	0	1
825641	FARMERS BANK OF COOK PO BOX 7 COOK NE 683290007	13.4%	7	52	.0%	0	3
808524	CITY BANK & TRUST CO PO BOX 288 CRETE NE 683330288	12.9%	4	31	.0%	0	1
822022	CORNHUSKER BANK 1101 CORNHUSKER HWY LINCOLN NE 685210000	12.0%	7	58	.0%	0	2
818172	AMERICAN NATIONAL BANK 8990 WEST DODGE ROAD OMAHA NE 681140000	11.7%	6	51			
819824	STATE NATIONAL BANK AND TRUST COMPA PO BOX 130 WAYNE NE 687870130	10.8%	8	74			
808543	UNION BANK & TRUST PO BOX 6155 ATTN STU LN ACCT DEPT LINCOLN NE 685060132	10.5%	514	4,867	13.0%	314	2,409
808258	FIRSTIER BANK NA % UNIPAC-LINCOLN PO BOX 82525 LINCOLN NE 685012525	10.3%	150	1,445	.0%	0	28
826626	NEBRASKA HIGHER EDUCATION LOAN PROG PO BOX 82505 LINCOLN NE 685012505	10.2%	290	2,827	11.2%	1,998	17,781
820393	FIRST FEDERAL SAVINGS & LOAN ASSOC PO BOX 83009 LINCOLN NE 685013009	10.1%	29	286	.0%	0	7
819524	PLATTE VALLEY STATE BANK & TRUST CO 2222 FIRST AVENUE KEARNEY NE 688470000	9.7%	32	328	.0%	0	9
808426	FREMONT NATIONAL BANK AND TRUST COM PO BOX 228 FREMONT NE 680250228	9.6%	8	83	.0%	0	2

		ORIGINATING LENDERS			CURRENT HOLDERS		
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832063	UNIVERSITY OF NEBRASKA FED CR UNION 1630 Q ST LINCOLN NE 685880209	9.6%	5	52	9.6%	5	52
830868	ASAP/UNION BANK & TRUST PO BOX 6155 LINCOLN NE 685060132	9.5%	678	7,117	9.5%	275	2,880
808260	FIRST NATIONAL BANK & TRUST COMPANY PO BOX 730 COLUMBUS NE 686020730	9.4%	7	74	.0%	0	6
823964	UNION BANK & TRUST COMPANY PO BOX 6155 LINCOLN NE 685060132	9.1%	83	903	14.3%	209	1,456
808441	HASTINGS STATE BANK P O BOX 2178 BURLINGTON AVE AT 5TH HASTINGS NE 689022178	9.0%	19	210	.0%	0	2
831484	UNION BANK & TRUST PO BOX 6155 LINCOLN NE 685060132	7.7%	382	4,940	10.2%	230	2,238
808267	FIRST BANK 222 SO. 72ND OMAHA NE 681140000	7.6%	9	117	.0%	0	4
808442	HAVELOCK BANK 6145 HAVELOCK AVENUE LINCOLN NE 685070000	7.6%	8	105			
808471	NATIONAL BANK OF COMMERCE TRUST AND 13TH AND O ST LINCOLN NE 685080000	7.5%	138	1,823	9.4%	111	1,169
804031	FIRSTIER BANK N.A. COUNCIL BLUFFS % STUDENT LOAN CTR., PO BOX 81008 LINCOLN NE 685011008	6.4%	4	62	.0%	0	5
827274	BANK OF NEBRASKA 7223 SO 84TH STREET LAVISTA NE 681280000	6.4%	2	31	.0%	0	10
808238	FIRST NATIONAL BANK OF OMAHA ONE 1ST NATIONAL CENTER ATTNTAMMY OMAHA NE 681021596	6.2%	59	943	.0%	0	19
823829	FIVE POINTS BANK PO BOX 1507 GRAND ISLAND NE 688021507	5.8%	2	34			
827135	KEARNEY STATE BANK AND TRUST COMPAN 3015 SECOND AVENUE POB 1930 KEARNEY NE 688480000	5.6%	12	211	.0%	0	2
817674	HOME FEDERAL SAVINGS AND LOAN ASSOC 201 WEST 7TH ST PO BOX 960 LEXINGTON NE 688500960	5.4%	2	37			
823072	HOME FEDERAL SAVINGS AND LOAN ASSOC PO BOX 1009 GRAND ISLAND NE 688010000	5.4%	2	37			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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808521	STRATEGIC AIR COMMAND F.C.U. OFFUTT AFB P O BOX 13007 OMAHA NE 681130007	5.0%	10	197	.0%	0	10
823612	WASHINGTON COUNTY BANK OF BLAIR BOX 248 BLAIR NE 680080000	4.9%	5	102	23.0%	6	26
808493	RALSTON BANK 4725 SOUTH 84TH STREET RALSTON NE 681272699	4.8%	2	41			
820808	BELL FEDERAL CREDIT UNION 111 S 18TH STREET OMAHA NE 681020000	3.7%	6	162	3.7%	6	158
822366	PINNACLE BANK OF PAPILLION 1200 GOLDEN GATE DR PAPILLION NE 680461209	3.3%	7	211	3.6%	8	218
830390	SIOUXLAND FEDERAL CREDIT UNION PO BOX 807 SOUTH SIOUX CITY NE 687760000	2.8%	1	35	2.8%	1	35
817671	AMERICAN NATIONAL BANK 920 CENTRAL AVENUE NEBRASKA CITY NE 684100000	2.5%	1	39			
822328	COLUMBUS FEDERAL SAVINGS BANK PO BOX 908 COLUMBUS NE 686020908	2.5%	1	40	.0%	0	11
808485	FIRSTIER BANK, NA 17TH AND FARNAM STREET OMAHA NE 681020000	1.9%	1	52			
823065	CREIGHTON UNIVERSITY 2500 CALIFORNIA ST OMAHA NE 681780000	1.6%	2	122	.0%	0	4
829262	METRO HEALTH SERVICE F.C.U PO BOX 6263 OMAHA NE 681060263	1.6%	1	60	2.0%	1	50
808331	COMMERCIAL FEDERAL SAVINGS AND LOAN PO BOX 1103 OMAHA NE 681010000	.0%	0	45			
819968	THE ABBOTT BANK-CHADRON PO BOX 1001 CHADRON NE 693371001	.0%	0	51	.0%	0	1
829463	AMERICAN NATINAL BANK OF FREEMONT P.O. BOX 668 FREMONT NE 680250000	.0%	0	33			
829565	CREIGHTON FEDERAL CREDIT UNION 2575 DODGE OMAHA NE 681310000	.0%	0	41	.0%	0	41
830974	FIRST NATIONAL BANK OF OMAHA/NEBHEL 1 1ST NAT'L CTR. C/O CORP TRUST DP OMAHA NE 681021596				2.3%	4	167

Office of Postsecondary Education

FY 1995 Cohort Default Rate for Originating Lenders/Holders

For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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833286	UNION FINANCIAL SERVICES PO BOX 6155, ATTN: STU LN ACCT DEPT LINCOLN NE 685060132				.0%	4	4,446

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--NEW HAMPSHIRE--							
813746	CLAREMONT SAVINGS BANK PO BOX 1600 CLAREMONT NH 037430000	11.7%	8	68	.0%	0	11
807342	FIRST NATIONAL BANK OF PORTSMOUTH N 325 STATE STREET PORTSMOUTH NH 038010000	10.5%	11	104			
818385	BERLIN CITY BANK PO BOX 9 BERLIN NH 035700000	10.4%	13	125			
826380	LAKE SUNAPEE SAVINGS BANK FSB 9 MAIN STREET NEWPORT NH 037730000	8.7%	7	80	50.0%	2	4
807331	CONCORD SAVINGS BANK 45 NORTH MAIN STREET CONCORD NH 033010000	8.1%	7	86			
815696	LACONIA SAVINGS BANK 62 PLEASANT STREET LACONIA NH 032460000	7.8%	7	89	.0%	0	1
807332	CONNECTICUT RIVER BANK PO BOX 500 CHARLESTOWN NH 036030000	7.3%	3	41			
822911	MONADNOCK BANK 87 MAIN ST JAFFREY NH 034520000	6.9%	3	43			
807324	CFX BANK PO BOX 746 KEENE NH 034310746	6.7%	15	222	.0%	0	14
822111	ST. MARY'S BANK 200 BEDFORD STREET MANCHESTER NH 031020000	5.6%	7	123	.0%	0	11
807356	BANK OF NEW HAMPSHIRE 115 JOHN DEVINE DR MANCHESTER NH 031030000	5.5%	18	324	.0%	0	2
820848	FRANKLIN SAVINGS BANK 387 CENTRAL STREET FRANKLIN NH 032350000	5.4%	4	73			
832994	NEW HAMPSHIRE HIGHER ED LOAN CORP. P.O. BOX 2111 CONCORD NH 033022111	5.4%	103	1,877	5.4%	110	2,022
807362	MERRIMACK COUNTY SAVINGS BANK PO BOX 826 CONCORD NH 033010000	5.3%	3	56	.0%	0	2
807370	PEMIGEWASSET NATIONAL BANK PO BOX 29 PLYMOUTH NH 032640000	4.4%	2	45			
822138	PRIMARY BANK 35 MAIN STREET PETERBOROUGH NH 034580000	4.4%	4	89	.0%	0	1

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		ORIGINATING LENDERS			CURRENT HOLDERS		
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827207	MEREDITH VILLAGE SAVINGS BANK LOCKDRAWER 177 MEREDITH NH 032530000	4.2%	2	47			
822406	MASCOMA SAVINGS BANK PO BOX 435 LEBANON NH 037660000	3.7%	3	79			
807350	GRANITE BANK OF KEENE PO BOX 627 KEENE NH 034310000	3.0%	4	133			
822829	BAYBANK FSB PO BOX 767 NASHUA NH 030610000	3.0%	5	164	11.1%	1	9
828638	PLAISTOW CO-OPERATIVE BANK PO BOX 158 PLAISTOW NH 038650000	2.9%	1	34			
822785	SUGAR RIVER SAVINGS BANK 10 NO MAIN ST NEWPORT NH 037730000	2.7%	1	37			
807336	FARMINGTON NATIONAL & SAVINGS BANK PO BOX 487 FARMINGTON NH 038350487	1.8%	1	53	.0%	0	13
826936	NORTHEAST CREDIT UNION PO BOX 1304 PORTSMOUTH NH 038021304	.9%	1	105	.9%	1	105
807369	NORTH CONWAY BANK PO BOX 1460 NORTH CONWAY NH 038600000	.0%	0	38			
807390	WOODSVILLE GUARANTY SAVINGS BANK 63 CENTRAL STREET WOODSVILLE NH 037850000	.0%	0	40	.0%	0	3
813843	PEOPLES BANK OF LITTON 3 MAIN STREET LITTLETON NH 035610000	.0%	0	37			

--NEW JERSEY--

		ORIGINATING LENDERS			CURRENT HOLDERS		
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807981	HOME FEDERAL SAVINGS BANK 241-02 NORTHERN BLVD DOUGLASTON NJ 113620000	40.3%	341	845	42.8%	3	7
807466	FARMERS & MECHANICS BANK 3 SUNSET ROAD, PO BOX 1678 BURLINGTON NJ 080160000	28.0%	70	250	.0%	0	10
824608	FIRST UNION NATIONAL BK-CONNECTICUT 100 FIDELITY PLAZA NBOC13,R DRESSEL NORTH BRUNSWICK NJ 089050000	21.3%	256	1,201	21.0%	246	1,170
807442	COLLECTIVE FEDERAL SAVINGS AND LOAN 158 PHILADELPHIA AVE/ATTN:ACCT" EGG HARBOR CITY NJ 082150000	21.1%	347	1,640	.7%	1	139
808159	FIRST FIDELITY BANK NA, R. DRESSEL 100 FIDELITY PLAZA NBOC13 NORTH BRUNSWICK NJ 089050000	21.1%	22	104			
808125	FIRST FIDELITY BANK NA, R. DRESSEL 100 FIDELITY PLAZA NBOC13 NORTH BRUNSWICK NJ 089050000	20.4%	51	249	80.0%	4	5
823844	FIRST FIDELITY BANK NA, R. DRESSEL 100 FIRST FIDELITY PLAZA NBOC13 NORTH BRUNSWICK NJ 089050000	16.8%	159	945	.0%	0	88
822415	PALISADE SAVINGS BANK, FSB 335 RIDGE ROAD DAYTON NJ 088100000	13.6%	12	88	.0%	0	1
825243	SUN NATIONAL BANK 226 LANDIS AVE/ATTN J. GOLDSTEIN VINELAND NJ 083600000	12.9%	4	31	12.9%	4	31
807514	COLUMBIA SAVINGS BANK PO BOX 457 FAIR LAWN NJ 074100000	12.5%	205	1,640	.8%	1	121
807416	SUMMIT BANK 3135 ROUTE 206 PO BOX 399 COLUMBUS NJ 080220399	12.0%	28	233	40.0%	2	5
821288	PROVIDENT SAVINGS BANK 830 BERGEN AVE., ATTN: GAIL GODESKY JERSEY CITY NJ 073060000	11.9%	116	970	2.2%	1	45
807513	FIRST DEWITT BANK 1120 BLOOMFIELD AVENUE WEST CALDWELL NJ 070062449	11.7%	14	119	.0%	0	9
809556	SUMMIT BANK 335 RIDGE ROAD DAYTON NJ 088100000	11.1%	167	1,503	11.2%	161	1,431
815804	FIRST UNION NATIONAL BANK 100 FIDELITY PLAZA/NJ2210-R.DRESSEL NORTH BRUNSWICK NJ 089050000	10.7%	41	382	24.5%	14	57
807595	PAMRAPO SAVINGS & LOAN ASSN 591 AVENUE C BAYONNE NJ 070020000	10.4%	15	143	.0%	0	23

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807605	SUMMIT BANK ATTN: SINITA PERLEMAN P.O. BOX 1005, 335 RIDGE RD DAYTON NJ 088100000	10.2%	166	1,621	2.8%	6	212
807433	CITY SAVINGS PO BOX 6929 SOMERSET NJ 088756929	10.1%	7	69	25.0%	2	8
822341	PULSE SAVINGS BANK 6 JACKSON STREET SOUTH RIVER NJ 088820000	9.8%	6	61	.0%	0	2
807443	UJB/COMM TRUST 109 CORPORATE BLVD S. PLAINSFIELD NJ 070800000	9.3%	3	32			
820930	BANKERS SAVINGS 210 SMITH STREET PERTH AMBOY NJ 088620000	9.3%	12	129	50.0%	2	4
823873	THE RAHWAY SAVINGS INSTITUTION PO BOX 1003 RAHWAY NJ 070650000	9.0%	3	33	.0%	0	1
822345	INTERCHANGE STATE BANK PARK 80 PLAZA WEST SADDLE BROOK NJ 076620000	8.8%	3	34	.0%	0	3
821396	HUDSON CITY SAVINGS BANK WEST 80 CENTURY ROAD PARAMUS NJ 076520000	8.6%	23	265	13.7%	18	131
807634	SOUTH JERSEY SAVINGS AND LOAN ASSOC 4651 ROUTE 42 TURNERSVILLE NJ 080120000	8.5%	11	128	12.1%	5	41
823026	ROCKBANK 350 ROCK AVENUE NORTH PLAINFIELD NJ 070600000	8.5%	3	35			
823209	FIRST UNION NATIONAL BANK 100 FIDELITY PLAZA, NJ2210 NORTH BRUNSWICK NJ 089050000	8.5%	285	3,322	5.5%	33	599
807613	UNITED NATIONAL BANK 1130 ROUTE 22 EAST PO BOX 6000 BRIDGEWATER NJ 088070010	8.4%	10	118	.0%	0	8
808229	FIRST FIDELITY BANK NA, R DRESSEL 100 FIDELITY PLAZA, NBOC13 NORTH BRUNSWICK NJ 089050000	8.1%	24	296	.0%	0	6
817644	NATIONAL BANK OF SUSSEX COUNTY PO BOX 460 ATTN: STUDENT LOAN DEPT BRANCHVILLE NJ 078260000	8.0%	6	75	.0%	0	4
825597	COMMERCE BANK, N.A. 1701 ROUTE 70 E CHERRY HILL NJ 080340000	7.9%	77	972	.0%	0	48
807544	HUDSON UNITED BANK 1000 MACARTHUR BLVD MAHWAH NJ 074300000	7.7%	14	180	4.4%	3	68

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807629	SHADOW LAWN SAVINGS BANK, SLA 600 BROADWAY LONG BRANCH NJ 077400000	7.7%	35	452			
807418	BROAD NATIONAL BANK 905 BROAD ST NEWARK NJ 071020000	7.5%	4	53	.0%	0	1
807510	FIRST UNION NATIONAL BANK 100 FIDELITY PLAZA, NBOC13 NORTH BRUNSWICK NJ 089050000	7.1%	781	10,920	7.8%	795	10,174
807449	UJB/SOUTH 109 CORPORATE BLVD S. PLAINSFIELD NJ 070800000	6.8%	29	424			
807539	SOVEREIGN BANK, FSB 1 UNION SQUARE ELIZABETH NJ 072070000	6.8%	10	147	3.3%	1	30
807490	FIRST NATIONAL BANK IN NEWFIELD NORTHWEST BOULEVARD NEWFIELD NJ 083440000	6.4%	2	31	.0%	0	2
807491	UJB/CENTRAL,NA 109 CORPORATE BLVD S. PLAINSFIELD NJ 070800000	6.4%	57	881			
825177	SHREWSBURY STATE BANK 465 BROAD STREET SHREWSBURY NJ 077010000	5.7%	2	35			
807518	NEW JERSEY NATIONAL BANK P O BOX 8233 370 SCOTCH ROAD TRENTON NJ 086500000	5.5%	22	395	.0%	0	28
823080	CONTINENTAL BNK OF NJ%COLLECTVE BNK 158 PHILADELPHIA AVE. CAROL L-BARON EGG HARBOR NJ 082150000	5.5%	2	36			
827458	GARDEN STATE BANK PO BOX AJ JACKSON NJ 085270000	5.5%	2	36	.0%	0	3
807519	FLEMINGTON NATIONAL BANK & TRUST CO 56 MAIN STREET FLEMINGTON NJ 088220000	5.3%	3	56			
807663	SECURITY SAVINGS BANK, SLA 818 LANDIS AVE VINELAND NJ 083600000	5.1%	6	116			
807429	THE CHATHAM TRUST COMPANY PO BOX J SUMMIT NJ 079010000	5.0%	2	40			
822151	VALLEY NATIONAL BANK 31-00 BROADWAY FAIR LAWN NJ 074109962	4.8%	11	229	5.8%	1	17
831379	FIRST FIDELITY BANK NA, R. DRESSEL 100 FIDELITY PLAZA NBOC13 NORTH BRUNSWICK NJ 089050000	4.6%	3	65	.0%	0	3

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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821333	SUMMIT BANK-AICU 335 RIDGE RD, PO BOX 1005 DAYTON NJ 088100000	4.2%	3	70	.0%	0	11
813830	FIRST UNION NATIONAL BANK 100 FIDELITY PLAZA NB0C13 NORTH BRUNSWICK NJ 089050000	4.0%	9	222	4.8%	28	573
821331	NEW BRUNSWICK SAVINGS BANK 120 ALBANY STREET PLAZA 2ND FLOOR NEW BRUNSWICK NJ 089030831	3.9%	5	126			
807642	SUMMIT BANK 750 WALNUT AVE, PO BOX 1206 CRANFORD NJ 070161206	3.8%	14	360	.0%	0	5
807459	NVE SAVINGS BANK, S.L.A. PO BOX 112 ENGLEWOOD NJ 076310000	3.5%	2	57	.0%	0	1
818508	CARTERET SAVINGS BANK 10 WATERVIEW BOULEVARD PARSIPPANY NJ 070540000	3.3%	9	269	.0%	0	14
825534	INTER BORO SAVINGS AND LOAN ASSOCIA PO BOX 3440 CHERRY HILL NJ 080340000	3.0%	1	33			
807550	JERSEY SHORE SAVINGS AND LOAN ASSOC PO BOX 727 ATTN: RENEE MAY TOMS RIVER NJ 087530000	2.9%	2	67	20.0%	1	5
818071	ROMA FEDERAL SAVINGS BANK 1155 WHITEHORSE MERCERVILLE ROAD TRENTON NJ 086193811	2.6%	2	75	.0%	0	4
807585	MIDLANTIC NATIONAL BANK/NORTH 1070 THOMAS BUSCH HIGHWAY PENNSAUKEN NJ 081100000	2.5%	7	270			
807633	SOMERSET TRUST COMPANY 750 WALNUT AVE, PO BOX 1206 CRANFORD NJ 070161206	2.3%	1	43			
807655	UNITED COUNTIES TRUST COMPANY FOUR COMMERCE DRIVE CRANFORD NJ 070160000	2.3%	4	167	8.3%	4	48
815811	NEW JERSEY NATIONAL BANK CN1 - ATTN. YVONNE DEBRONZO WESTMONT NJ 081080000	2.3%	3	130			
831439	HAVEN SAVINGS BANK, SLA 621 WASHINGTON ST ATTN ANNA HOBOKEN NJ 070300000	2.3%	1	43	.0%	0	3
815813	MONTCLAIR SAVINGS BANK 158 PHILADELPHIA AVE, PO BOX 316 EGG HARBOR NJ 082150000	2.2%	1	45	.0%	0	3
822100	FIRST SAVINGS BANK, SLA 980 AMBOY AVENUE EDISON NJ 088370000	2.2%	1	45	.0%	1	1

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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807617	CHEMICAL BANK NEW JERSEY NA EAST GATE DRIVE P O BOX 440 MOORESTOWN NJ 080570000	1.9%	1	51			
822256	OCEAN FEDERAL SAVINGS BANK 975 HOOPER AVE, PO BOX 2009 TOMS RIVER NJ 087549961	1.9%	2	101	.0%	0	4
821332	OCEAN NATIONAL BANK 501 ARNOLD AVE PO BOX CALL 2000 POINT PLEASANT BEACH NJ 087420000	1.7%	2	117			
807460	MIDLAND BANK TRUST CO 80 E RIDGEWOOD AVE PARAMUS NJ 076523661	1.6%	1	60			
821278	NEW JERSEY SAVINGS BANK P.O. BOX 1005 DAYTON NJ 088100000	1.4%	1	71	.0%	0	1
807607	PHILLIPSBURG NATIONAL BANK & TRUST P.O. BOX 5360 PHILLIPSBURG NJ 088655360	1.3%	1	75	5.2%	1	19
807392	AMBOY NATIONAL BANK PO BOX 1076 3590 US HIGHWAY 9 OLD BRIDGE NJ 088570000	.0%	0	67	.0%	0	2
807452	UJB/NORTHWEST C/O LSC-PA 109 CORPORATE BLVD S. PLAINSFIELD NJ 070800000	.0%	0	50			
807509	NATIONAL WESTMINSTER OF NEW JERSEY PO BOX 970 ATTN KAY KUROWAKI JERSEY CITY NJ 073030000	.0%	0	33			
807512	1ST SAVINGS & LOAN ASSOC OF BAYONNE 568 BROADWAY BAYONNE NJ 070020000	.0%	0	33	.0%	0	2
807553	KEARNY FEDERAL SAVINGS & LOAN ASSOC 614 KEARNY AVE. KEARNY NJ 070320000	.0%	0	35	.0%	0	33
807631	SOMERSET SAVINGS BANK SLA 2121 ROUTE 22 WEST BOUND BROOK NJ 088050000	.0%	0	43	.0%	0	8
812095	PARAGON FEDERAL CREDIT UNION PO BOX 1203 WESTWOOD NJ 076751203	.0%	0	75	.0%	0	74
817718	GLOUCESTER COUNTY FEDERAL SAVINGS B 301 GREENTREE ROAD SEWELL NJ 080800000	.0%	0	36	.0%	0	35
817830	UNION CENTER NATIONAL BANK 2455 MORRIS AVE ATTN: M DELLAVALLE UNION NJ 070830000	.0%	0	37	.0%	0	35
818252	MIDLANTIC NATIONAL BANK/SOUTH P O BOX A 1070 THOMAS BUSH HWY PENNSAUKEN NJ 081100000	.0%	0	55			

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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820788	NATIONAL WESTMINSTER BANK NJ ONE NORTH MAIN STREET CAPE MAY COURT HOUSE NJ 082100000	.0%	0	37			
822478	LAKELAND STATE BANK ROUTE 23 NEWFOUNDLAND NJ 074350000	.0%	0	94	0%	0	83
824040	UNITED TELETECH FEDERAL CREDIT UNIO 205 HANCE AVE ATTN: L. MILLWARD TINTON FALLS NJ 077240000	.0%	0	40	0%	0	39
825145	MINOTOLA NATIONAL BANK LINCOLN AVE VINELAND NJ 083600000	.0%	0	42			
825614	AXIA FEDERAL SAVINGS BANK 1410 ST GEORGES AVENUE AVENEL NJ 070010000	.0%	0	31	0%	0	31

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--NEW MEXICO--							
830389	FIRST STATE BANK PO BOX 3686 ALBUQ NM 871900000	11.2%	52	462	.0%	0	9
816098	THE CITIZENS BANK OF CLOVIS PO BOX 1629 CLOVIS NM 881010000	10.8%	4	37	.0%	0	1
807689	WESTERN COMMERCE BANK PO DRAWER 1358 CARLSBAD NM 882211358	7.0%	9	127	.0%	0	8
830985	FIRST NATIONAL BANK OF FARMINGTON 4601 EAST MAIN, SUITE 325 FARMINGTON NM 874020000	7.0%	7	99	.0%	0	1
807677	BANK OF LAS VEGAS 622 DOUGLAS AVENUE LAS VEGAS NM 877010000	6.9%	5	72			
822717	NEW MEXICO EDUC ASST FOUNDATION P O BOX 27020 ALBUQUERQUE NM 871257020	6.7%	304	4,525	6.3%	737	11,628
807674	SUNWEST BANK OF ALBUQUERQUE 4401 CENTRAL NE ALBUQUERQUE NM 871080000	5.4%	103	1,873	.0%	0	123
807710	FIRST NATIONAL BANK OF DONA ANA CO PO BOX 2169 LAS CRUCES NM 880042169	5.2%	54	1,021	.0%	0	29
831237	RANCHERS STATE BANK PO BOX 545 BELEN NM 870020000	4.7%	5	105			
829115	FIRST BANK SANTA FE P O BOX 5394 SANTA FE NM 875025394	3.1%	3	95			
829689	NEW MEXICO EDUCATORS FED CREDIT UNI P.O. BOX 8530 ALBUQUERQUE NM 871100000	2.3%	17	709	.0%	0	9
829594	FIRST FINANCIAL OF NEW MEXICO FCU PO BOX 25587, ATTN: RANDY AKIN ALBUQUERQUE NM 871250587	1.9%	1	52			
828671	CITIZENS BANK OF LAS CRUCES PO BOX 2108 LAS CRUCES NM 880040000	1.8%	2	111	.0%	0	3
831232	SANDIA AREA FEDERAL CREDIT UNION PO BOX 18044 ATTN: KAREN GUTIERREZ ALBUQUERQUE NM 871850044	1.7%	1	56			
818572	LOS ALAMOS CREDIT UNION PO BOX 1180 LOS ALAMOS NM 875440000	1.5%	1	64			
829662	KIRTLAND FEDERAL CREDIT UNION P.O. BOX 80570 ALBUQUERQUE NM 871980000	.0%	0	97	.0%	0	3

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DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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830245	HOME FEDERAL SAVINGS BANK OF NEW ME PO BOX 1678 DEMING NM 880301678	.0%	0	30			
830534	FIRST NATIONAL BANK OF SANTA FE PO BOX 609 SANTA FE NM 875010000	.0%	0	40			

DRQRS 25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment

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DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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--NEW YORK--							
808064	COMMUNITY MUTUAL SAVINGS BANK 10 BANK STREET WHITE PLAINS NY 106060000	44.6%	58	130	45.3%	58	128
808007	JAMAICA SAVINGS BANK 303 MERRICK RD ATTN: BERNICE GLAZ LYNBROOK NY 115630000	37.4%	202	540	23.7%	33	139
807973	GREATER NEW YORK SAVINGS BANK 211 STATION ROAD MINEOLA NY 115010000	35.3%	952	2,692	35.5%	948	2,665
807893	MARINE MIDLAND BANK PO BOX 1338 ATTN: D. POPLAWSKI BUFFALO NY 142400000	29.4%	1,084	3,676	30.2%	1,081	3,576
808172	SOLVAY BANK 1537 MILTON AVE, ATTN: JOYCE SOLVAY NY 132090000	29.0%	9	31	.0%	0	1
830735	CHEMICAL BANK C/O GERALDINE MADALON 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000	20.8%	164	787	20.8%	168	804
821393	THE PAVILION STATE BANK PO BOX 125 PAVILION NY 145250215	19.0%	12	63	.0%	0	2
807751	AMSTERDAM SAVINGS BANK 11 DIVISION STREET AMSTERDAM NY 120100000	17.7%	29	163	.0%	0	5
831420	CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000	17.7%	1,702	9,603	18.0%	1,698	9,401
819012	BANK OF UTICA 222 GENESEE STREET UTICA NY 135029981	17.6%	15	85	18.7%	15	80
808180	STATE BANK OF CHITTENANGO 101 FALLS BLVD CHITTENANGO NY 130370000	17.5%	10	57	.0%	0	6
807827	COLUMBIA FEDERAL SAVINGS BANK 93-22 JAMAICA AVENUE WOODHAVEN NY 114210000	17.0%	43	252	.0%	0	9
808111	ONBANK 101 S. SALINA ST. PO BOX 4983 SYRACUSE NY 132214983	16.8%	268	1,594	10.2%	9	88
808220	WALDEN SAVINGS BANK 2 BANK ST WALDEN NY 125860000	16.2%	7	43	.0%	0	2
808031	LYONS NATIONAL BANK CORNER WILLIAM & CHURCH STS LYONS NY 144890000	16.1%	5	31	.0%	0	2
831582	FLEET RETAIL LOAN SERVICES NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000	15.7%	153	973			

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807966	SAVINGS BANK OF THE FINGER LAKES P O BOX 593 GENEVA NY 144560000	15.6%	10	64			
807778	BSB BANK & TRUST COMPANY 58-68 EXCHANGE STREET BINGHAMTON NY 139020000	15.3%	91	593	46.6%	56	120
831543	THE DIME SAVINGS BANK OF NEW YORK 231 EAST AVE., STE 100 JOANIE SEITZ ALBION NY 144111678	15.1%	138	912	2.1%	1	46
808037	CHEMICAL BANK C/O GERRI MADALONE 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000	14.8%	3,161	21,261	15.6%	2,984	19,015
807994	HOMESTEAD SAVINGS F.A. 283 GENESEE ST UTICA NY 135010000	14.7%	9	61	.0%	0	2
808173	INDEPENDENCE SAVINGS BANK 195 MONTAGUE STREET-11TH FLOOR BROOKLYN NY 112010000	14.6%	94	643	14.7%	93	632
807996	HUDSON CITY SAVINGS INSTITUTION 560 WARREN STREET HUDSON NY 125340000	14.5%	29	199	.0%	0	6
808036	MANUFACTURERS AND TRADERS TRUST CO. 1 FOUNTAIN PLAZA, 4TH FLOOR BUFFALO NY 142031495	14.5%	473	3,251	14.9%	468	3,130
817950	CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000	14.4%	1,931	13,371	13.7%	2,125	15,495
808085	KEY BANK OF NEW YORK 17 CORPORATE WOODS BLVD %K S CORP ALBANY NY 122110000	14.3%	1,067	7,448	.0%	0	137
805317	FLEET RETAIL LOAN SERVICES NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000	14.2%	1,118	7,867	15.2%	883	5,799
807830	COMMUNITY NATIONAL BANK & TRUST COM PO BOX 222 STATEN ISLAND NY 103060000	14.0%	10	71	.0%	0	1
808140	ROCHESTER COMMUNITY SAVINGS BANK 228 EAST MAIN ST ATTN R.D.BALL ROCHESTER NY 146042196	13.9%	156	1,117	.0%	0	34
808050	FLEET BANK,NA % FLEET RTL LOAN SERV 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000	13.6%	196	1,440	.0%	0	24
808060	MSB BANK 35 MATTHEWS STREET GOSHEN NY 109240000	13.6%	33	242	.0%	0	12
829510	RTC/EMPIRE FED SAVINGS ASSOC PO BOX 766 AMHERST NY 142280000	13.5%	5	37	.0%	0	5

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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808086	NATIONAL SAVINGS BANK OF ALBANY 90 STATE ST. ALBANY NY 122079965	13.1%	15	114			
830469	CHASE MANHATTAN BK TRUST/SLMA LOAN 450 W. 33RD ST., 15TH FLOOR NEW YORK NY 100010000	13.1%	24	182	.3%	9	2,737
807809	CHEMUNG CANAL TRUST COMPANY ONE CHEMUNG CANAL PLAZA ELMIRA NY 149020000	12.9%	55	425	.0%	0	12
808012	REPUBLIC NATIONAL BANK OF NEW YORK ONE HANSON PLACE BROOKLYN NY 112431409	12.8%	21	163	7.2%	34	470
807862	ELMIRA SAVINGS BANK 333 E WATER ST ELMIRA NY 149010000	12.7%	12	94	.0%	0	9
808178	COMMUNITY BANK NA PO BOX 509 45-49 COURT ST CANTON NY 136170509	12.5%	76	604	.0%	0	15
829089	NORTHERN FEDERAL CREDIT UNION 120 FACTORY STREET WATERTOWN NY 136010000	12.5%	5	40	12.5%	5	40
808177	THE NORTH COUNTRY SAVINGS BANK PO BOX 728 OGDENSBURG NY 186690000	12.2%	7	57	.0%	0	1
808114	OSWEGO CITY SAVINGS BANK 214 WEST FIRST STREET P O BOX 148 OSWEGO NY 131260000	12.1%	17	140	.0%	0	6
807987	HERKIMER COUNTY TRUST COMPANY 501 E MAIN STREET LITTLE FALLS NY 133650000	12.0%	35	290	.0%	0	7
830186	CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000	12.0%	357	2,955	12.8%	358	2,783
807843	DIME SAVINGS BANK OF WILLIAMSBURGH 209 HAVEMEYER STREET BROOKLYN NY 112110000	11.9%	11	92	.0%	0	6
807957	EUROPEAN AMERICAN BANK & TRUST CO 400 OAK STREET GARDEN CITY NY 115306552	11.9%	77	647	7.1%	2	28
807745	ALBANK, FSB 883 BROADWAY P O BOX 70 ALBANY NY 122010000	11.8%	232	1,965	12.1%	230	1,888
808018	LAKE SHORE SAVINGS AND LOAN ASSN. PO BOX 512 DUNKIRK NY 140480512	11.7%	10	85	.0%	0	7
807950	FLATBUSH FEDERAL SAVINGS AND LOAN A 2146 NOSTRAND AVENUE BROOKLYN NY 112103024	11.6%	7	60	11.6%	7	60

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807989	HOME FEDERAL SAVINGS BANK 62 SOUTH OCEAN AVE ATTN:D DEMARTINO PATCHOGUE NY 117720000	11.6%	46	395	30.7%	389	1,267
808058	ONBANK & TRUST CO. PO BOX 4983 SYRACUSE NY 132214983	11.6%	29	250	.0%	0	5
828798	FIRST NATIONAL BANK OF ROCHESTER 35 STATE STREET ATTN: LOAN OPERATIO ROCHESTER NY 146140000	11.5%	13	113	.0%	0	3
831495	FLEET RETAIL LOAN SERVICES 268 GENESEE ST, NY/UG/RLS8/C.CRAIG UTICA NY 135020000	11.5%	729	6,286	11.9%	1,214	10,162
832163	UNIT #1 FEDERAL CREDIT UNION 55 STEVENS STREET PO BOX 830 LOCKPORT NY 140950000	11.5%	9	78	11.5%	9	78
807800	CAYUGA SAVINGS BANK 107-115 GENESEE STREET AUBURN NY 130210000	11.4%	27	235	.0%	0	4
807983	APPLE BANK FOR SAVINGS 1075 CENTRAL PARK AVE SCARSDALE NY 105839985	11.3%	49	431	18.7%	34	181
808138	RIDGEWOOD SAVINGS BANK 7102 FOREST AVENUE RIDGEWOOD NY 113850000	11.3%	16	141	.0%	0	4
807756	BANK OF AKRON PO BOX 420 AKRON NY 140010420	10.9%	7	64	.0%	0	3
808127	POUGHKEEPSIE SAVINGS BANK, FSB PO BOX 31, ATTN: CAROLYN EIGHMIE POUGHKEEPSIE NY 126020000	10.9%	17	155	.0%	0	7
831491	FLEET BANK OF NY, C/O FLEET SVCS CO 5701 HORATIO ST., NY/UT/0181 STLNS UTICA NY 135020000	10.9%	373	3,400	.0%	0	1
807808	CHEMICAL BANK C/O GERRI MADALONE 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000	10.8%	55	505	4.2%	14	333
807836	CORTLAND SAVINGS BANK P O BOX 5628 CORTLAND NY 130450000	10.8%	17	157	.0%	0	2
807902	CAYUGA LAKE NATIONAL BANK 3 N CAYUGA ST UNION SPRINGS NY 131600000	10.8%	5	46			
808006	CITIZENS SAVINGS BANK 118 NORTH TIOGA STREET ITHACA NY 148500000	10.8%	37	342	.0%	0	8
826264	UP STATE FEDERAL CREDIT UNION 1916 BLACK RIVER BLVD ROME NY 134402498	10.8%	27	250	7.6%	1	13

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807817	CITIZENS NATIONAL BANK OF MALONE 6 ELM ST MALONE NY 129530000	10.7%	12	112	.0%	0	3
808202	TROY SAVINGS BANK 32 SECOND ST TROY NY 121800000	10.7%	31	289	.0%	0	9
808157	MARINE MIDLAND 95 WASHINGTON ST, FLOOR 2 SOUTH BUFFALO NY 142730000	10.6%	5	47	.0%	0	1
808158	THE SAVINGS BANK OF UTICA 233 GENESEE STREET UTICA NY 135012896	10.6%	48	449	.0%	0	16
831458	FLEET RETAIL LOAN SERVICES NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000	10.6%	334	3,130	10.8%	333	3,070
801974	CHASE MANHATTAN BANK OF CT P O BOX 92926-ATTN: B. HEIM ROCHESTER NY 146920000	10.5%	4	38	.0%	0	3
807974	GREEN POINT SAVINGS BANK 1981 MARCUS AVENUE LAKE SUCCESS NY 110420000	10.5%	57	539	.0%	0	33
807793	CANANDAIGUA NATIONAL BANK AND TRUST 72 SOUTH MAIN STREET CANANDAIGUA NY 144240000	10.3%	29	280	.0%	0	1
829390	SEACOMM FEDERAL CREDIT UNION P.O. BOX 149 30 STEARNS ST MASSENA NY 136620000	10.3%	8	77	10.6%	8	75
808170	SIDNEY FEDERAL CREDIT UNION 42 UNION ST., P O BOX 90 SIDNEY NY 138380000	10.2%	24	235	.0%	0	12
826878	CITIBANK STUDENT LOAN CENTER PO BOX 22943 ATTN CHRISTEEN LEARY ROCHESTER NY 146920000	10.2%	10,905	106,201	10.3%	10,885	105,559
807915	EVERGREEN BANK, N.A. 237 GLEN STREET GLENS FALLS NY 128010000	10.1%	47	465	.0%	0	33
807961	FULTON SAVINGS BANK 75 SO FIRST ST FULTON NY 130690000	10.1%	6	59	.0%	0	3
807968	GLENS FALLS NATIONAL BANK AND TRUST 250 GLEN STREET GLENS FALLS NY 128010000	10.0%	32	319	.0%	0	11
826954	ALTERNATIVES FEDERAL CREDIT UNION 301 W STATE ST ITHACA NY 148500000	10.0%	3	30			
828051	ADVANTAGE FEDERAL CREDIT UNION PO BOX 14440-04 ROCHESTER NY 146140000	10.0%	5	50	.0%	0	4

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
808047	MARINE MIDLAND BANK NA PO BOX 1338 ATTN: D.POPLAWSKI BUFFALO NY 142400000	9.9%	1,239	12,505	12.4%	353	2,831
808142	ROME SAVINGS BANK 100 ON THE MALL ROME NY 134400000	9.9%	50	504	.0%	0	15
807939	FIRST NATIONAL BANK OF DRYDEN P O BOX 25 DRYDEN NY 130530000	9.6%	3	31	.0%	0	1
808168	SENECA FALLS SAVINGS BANK 19 CAYUGA ST. SENECA FALLS NY 131480000	9.6%	3	31	.0%	0	2
805314	FLEET NATIONAL BANK OF MASSACHUSETT 268 GENESEE ST. NY/UG/RLS8 UTICA NY 135020000	9.4%	607	6,409	.0%	1	1,256
828080	WCTA FEDERAL CREDIT UNION PO BOX 40 SODUS NY 145510040	9.3%	11	118	.0%	0	1
825310	CHEMICAL BANK C/O GERRI MADALONE 300 JERICHO QUAD, FIRST FLOOR JERICHO NY 117530000	9.2%	293	3,172	16.9%	406	2,396
807864	EMIGRANT SAVINGS BANK 5 EAST 42ND STREET NEW YORK NY 100170000	9.1%	21	230	.0%	0	12
807908	FIRST NATIONAL BANK OF CORTLAND P O BOX 5430 CORTLAND NY 130455430	9.0%	11	122	.0%	0	3
808187	STEUBEN TRUST COMPANY PO BOX 647, 82 MAIN ST HORNELL NY 148430647	9.0%	15	166	.0%	0	5
808234	WYOMING COUNTY BANK PO BOX 110 55 NORTH MAIN ST WARSAW NY 145690000	9.0%	16	176	.0%	0	5
825570	EMPIRE TEL-COM FEDERAL CREDIT UNION PO BOX 127 SYRACUSE NY 132050127	9.0%	13	144	.0%	0	11
829260	FIRST SOURCE FEDERAL CREDIT UNION 1600 GENESEE ST UTICA NY 135020000	9.0%	3	33	9.6%	3	31
807878	LOCKPORT SAVINGS BANK 55 EAST AVENUE LOCKPORT NY 140940000	8.9%	53	595	.0%	0	27
813749	FLEET RETAIL LOAN SERVICES NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000	8.9%	103	1,155	8.9%	101	1,128
819073	WILBER NATIONAL BANK PO BOX 430 ONEONTA NY 138200000	8.9%	8	89	.0%	0	8

ID	Name	ORIGINATING LENDERS			CURRENT HOLDERS		
		Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
822095	NBIS C/O FLEET RETAIL LOAN SERVICES 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000	8.9%	41	459	.0%	0	64
831704	OLEAN-DRESSER-CLARK FEDERAL CR UN 1201 WAYNE ST. OLEAN NY 147600000	8.9%	7	78	9.2%	7	76
808109	ONEIDA SAVINGS BANK 182 MAIN STREET ONEIDA NY 134210000	8.8%	24	270	.0%	0	11
808115	OSWEGO COUNTY SAVINGS BANK 44 EAST BRIDGE STREET OSWEGO NY 131260000	8.8%	8	90			
808199	TIOGA STATE BANK 1 MAIN STREET SPENCER NY 148830000	8.8%	6	68	.0%	0	4
829639	THE CHASE MANHATTAN BANK, N.A. 300 JERICHO QUADRANGLE JERICHO NY 117530000	8.8%	35	395	.0%	0	55
826855	PIONEER SAVINGS BANK 21 SECOND STREET TROY NY 121800000	8.7%	13	148	8.9%	13	146
807855	RIVER BANK AMERICA 145 HUGUENOT STREET NEW ROCHELLE NY 108010000	8.6%	20	230	36.5%	23	63
807857	ESL FEDERAL CREDIT UNION 100 KINGS HIGHWAY SOUTH SUITE 1200 ROCHESTER NY 146175541	8.6%	20	230	8.9%	20	223
807853	CROSSLAND FEDERAL SAVINGS BANK 211 MONTAGUE STREET BROOKLYN NY 112010000	8.5%	40	470	28.5%	2	7
807933	FIRST NATIONAL BANK OF JEFFERSONVIL MAIN STREET JEFFERSONVILLE NY 127480000	8.5%	3	35			
808200	TOMPKINS COUNTY TRUST COMPANY P O BOX 460 ITHACA NY 148510000	8.4%	40	472	.0%	0	24
802176	FLEET RETAIL LOAN SERVICES NY/UD/RLS8 268 GENESEE ST. UTICA NY 135020000	8.3%	156	1,862	8.2%	140	1,699
807795	CANTON FEDERAL SAVINGS & LOAN ASSN 127 MAIN STREET P O BOX 230 CANTON NY 136170000	8.3%	4	48	.0%	0	2
808186	STATEN ISLAND SAVINGS BANK 81 WATER STREET STATEN ISLAND NY 103040000	8.3%	32	381	22.3%	17	76
819238	CENTRAL FEDERAL SAVINGS FSB 242 OLD COUNTRY RD CONSUMER LN DEPT MINEOLA NY 115010000	8.3%	3	36	.0%	0	2

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807850	DOLLAR DRY DOCK SAVINGS 50 MAIN ST ATTN: MS 5A STUD LN DEP WHITE PLAINS NY 106061984	8.2%	13	157			
808113	ORANGE COUNTY TRUST COMPANY PO BOX 790 MIDDLETOWN NY 109400000	8.1%	3	37			
808171	SKANEATELES SAVINGS BANK 33 EAST GENESEE STREET SKANEATELES NY 131520000	8.1%	6	74	.0%	0	3
828677	FIRST HERITAGE FEDERAL CREDIT UNION 110 VILLAGE SQUARE ATTN: SUE WENSEL PAINTED POST NY 148700000	8.1%	10	123	.0%	0	7
807805	MANUFACTURERS & TRADERS TRUST CO 1 FOUNTAIN PLAZA BUFFALO NY 142031495	8.0%	14	173	.0%	0	5
808084	NBT BANK, NATIONAL ASSOCIATION 52 SOUTH BROAD ST NORWICH NY 138150000	7.8%	36	461	.0%	0	16
827366	TICONDEROGA FEDERAL CREDIT UNION WICKER STREET PO BOX 30 TICONDEROGA NY 128830030	7.8%	3	38	.0%	0	1
807797	GREENE COUNTY SAVINGS BANK P O BOX 470 CATSKILL NY 124140000	7.5%	3	40	.0%	0	1
808147	ROSLYN SAVINGS BANK 2 SEAVIEW BLVD. PORT WASHINGTON NY 110500000	7.5%	15	198	9.0%	1	11
831560	REPUBLIC BANK FOR SAVINGS ONE HANSON PLACE 10TH FLOOR BROOKLYN NY 112431409	7.5%	24	320	84.6%	11	13
807823	COHOES SAVINGS BANK 75 REMSEN STREET COHOES NY 120470000	7.4%	12	162	.0%	0	4
830310	COLLEGE CREDIT-TIAA-LSC/VA 730 THIRD AVENUE NEW YORK NY 100236992	7.4%	289	3,870	.3%	2	588
807596	FLEET BANK,NA % FLEET RTL LOAN SERV 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000	7.2%	82	1,132	3.8%	8	210
808194	SUNRISE FEDERAL SAVINGS BANK 312 CONKLIN STREET FARMINGDALE NY 117350000	7.2%	11	152			
831216	CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000	7.2%	5	69	8.0%	5	62
832187	FLEET BANK OF NEW HAMPSHIRE 268 GENESEE ST. NY/UG/RLS8 UTICA NY 135020000	7.2%	124	1,705	3.9%	5	128

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807844	DIME SAVINGS BANK OF NEW YORK P.O. BOX 3007 UNIONDALE NY 115560000	7.1%	4	56			
808211	UNION SAVINGS BANK 62 SOUTH OCEAN AVENUE PATCHOGUE NY 117720000	7.1%	4	56			
807488	FLEET BANK, NA % FLEET RTL LN SERV 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000	7.0%	112	1,579	1.6%	2	121
807945	KEY BANK OF CENTRAL NEW YORK 17 CORPORATE WOODS BLVD ELD 3RD FL ALBANY NY 122110000	7.0%	36	510			
808175	NORTH FORK BANK 9025 ROUTE 25 MATTITUCK NY 119521500	7.0%	20	284	.0%	0	10
819018	EVANS NATIONAL BANK OF ANGOLA 14-16 NORTH MAIN STREET ANGOLA NY 140060000	7.0%	10	141	5.8%	1	17
831059	MARINE MIDLAND BANK (DELAWARE) NA PO BOX 1338 ATTN: D.POPLAWSKI BUFFALO NY 142401338	7.0%	9	128	6.0%	10	166
807861	ELMIRA SAVINGS AND LOAN, F.A. 300 WEST WATER STREET ELMIRA NY 149010000	6.7%	4	59	.0%	0	3
808118	PAWLING SAVINGS BANK 1301 ROUTE 52 FISHKILL NY 125240000	6.5%	7	107	.0%	0	4
808152	FIRST TIER BANK & TRUST 107 MAIN STREET, ATTN STEVEN PERL SALAMANCA NY 147790000	6.5%	3	46	.0%	0	2
830548	CITIBANK, FSB 99 GARNSEY PITTSFORD NY 145340000	6.3%	8	126	.9%	1	104
831614	FIRST INTERSTATE BANK OF DENVER ONE WORLD TRADE CENTER; SUITE 8505 NEW YORK NY 100480000	6.3%	14	221	.0%	0	15
808077	THE NATIONAL BANK OF VERNON PO BOX 890 VERNON NY 134760000	6.2%	3	48	.0%	0	3
807749	FDIC AS RECEIVER FOR AMERICAN SAVIN 99 CHURCH STREET WHITE PLAINS NY 106010000	6.1%	8	131	.0%	0	4
807929	CITIBANK, FSB P O BOX 22943 ROCHESTER NY 146920000	6.1%	61	984	.0%	0	27
808100	NORTHFIELD SAVINGS BANK PO BOX 140725 STATEN ISLAND NY 103140025	6.1%	6	97	8.3%	1	12

		ORIGINATING LENDERS			CURRENT HOLDERS		
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807820	HOME AND CITY SAVINGS BANK 99 TROY ROAD EAST GREENBUSH NY 120610000	6.0%	5	83			
827095	THE DIME SAVINGS BANK OF NEW YORK 231 EAST AVENUE, SUITE 100 ALBION NY 144111678	5.9%	16	268	.0%	0	3
830604	MARINE MIDLAND BANK NA (DELAWARE) PO BOX 1338 ATTN: CAROL CIALONE BUFFALO NY 142400000	5.9%	59	988	5.1%	20	387
808132	QUEENS COUNTY SAVINGS BANK 38-25 MAIN STREET FLUSHING NY 113540000	5.7%	2	35	.0%	0	4
808136	RICHMOND COUNTY SAVINGS BANK 4523 AMBOY ROAD STATEN ISLAND NY 103124196	5.7%	13	228	5.9%	13	219
807803	CENTRAL NATIONAL BANK CANAJOHARIE 24 CHURCH STREET CANAJOHARIE NY 133170149	5.5%	13	234	.0%	0	12
807955	FLUSHING SAVINGS BANK 144-51 NORTHERN BLVD. FLUSHING NY 113549885	5.5%	3	54	.0%	0	3
808112	ONTARIO NATIONAL BANK 26 EAST MAIN STREET CLIFTON SPRINGS NY 144320000	5.5%	3	54	.0%	0	2
808153	ADIRONDACK BANK, AFSB 60 MAIN STREET ATTN TAMMI SALLS SARANAC LAKE NY 129830000	5.5%	2	36			
822551	VISIONS FEDERAL CREDIT UNION 24 MCKINLEY AVE ATTN STUD LN DEPT ENDICOTT NY 137600000	5.4%	19	346	11.3%	13	115
824038	HUDSON VALLEY FEDERAL CREDIT UNION P O BOX 1750 159 BARNEGAT ROAD POUGHKEEPSIE NY 126010000	5.4%	17	312	7.8%	3	38
807750	AMSTERDAM FEDERAL SAVINGS AND LOAN PO BOX 271 AMSTERDAM NY 120100000	5.2%	3	57	.0%	1	1
808169	SENECA FEDERAL SAVINGS AND LOAN ASS P.O. BOX 210, 35 OSWEGO ST. BALDWINSVILLE NY 130270210	5.2%	2	38	.0%	0	1
826725	ASTORIA FED SVNGS,CONSUMER LENDING ONE ASTORIA FEDERAL PLAZA LAKE SUCCESS NY 110421085	5.2%	8	152	.0%	0	6
829214	E.S.M. FEDERAL CREDIT UNION 7200 KIRKVILLE RD EAST SYRACUSE NY 130570000	5.2%	2	38	.0%	0	2
808191	THE LONG ISLAND SAVINGS BANK, CENTE PO BOX 1585 MELVILLE NY 117472724	5.0%	17	336			

Office of Postsecondary Education
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831144	CHASE MANHATTAN BANK N.A., B. HEIM 300 JERICHO QUADRANGLE JERICHO NY 117530000	5.0%	60	1,191	.0%	0	33
807744	ADIRONDACK TRUST COMPANY 473 BROADWAY SARATOGA SPRINGS NY 128660326	4.7%	7	148	.0%	0	2
807841	DELAWARE NATIONAL BANK OF DELHI 124 MAIN STREET DELHI NY 137530000	4.7%	6	126	.0%	0	8
807755	BALLSTON SPA NATIONAL BANK 87 FRONT ST PO BOX 70 BALLSTON SPA NY 120200000	4.6%	4	86	5.0%	4	79
808028	LONG ISLAND SAVINGS BANK, FSB 201 OLD COUNTRY ROAD MELVILLE NY 117470000	4.6%	24	521	3.1%	1	32
829636	THE DIME SAVINGS BANK OF NY, FSB 231 EAST AVENUE, SUITE 100 ALBION NY 144111678	4.6%	10	214	.0%	0	6
808099	NORTH SIDE SAVINGS BANK 170 TULIP AVENUE FLORAL PARK NY 110010000	4.5%	5	109	16.6%	1	6
831494	NORSTAR BANK OF UPSTATE NY-HUDSON V 216 STATE STREET SCHENECTADY NY 123050000	4.5%	2	44			
808134	RELIANCE FEDERAL SAVINGS BANK 585 STEWART AVE., DIANE HOLLAND GARDEN CITY NY 115304701	4.4%	8	180	4.8%	8	165
826492	CCSD FEDERAL CREDIT UNION P O BOX 2087 ELMIRA HTS NY 149030087	4.3%	4	92	4.6%	4	86
807427	CENTRAL JERSEY/NAT WEST NJ 3 HUNTINGTON QUADRANGLE MELVILLE NY 117470000	4.2%	12	282	.0%	0	1
807948	FIRST NATL BANK OF HUDSON VALLEY ROUTE 55, BOX 310 LA GRANGEVILLE NY 125400000	4.2%	2	47			
808130	PUTNAM COUNTY SAVINGS BANK ROUTE 6 & DREWVILLE RD BREWSTER NY 105099806	4.2%	4	95	.0%	0	9
808146	ROOSEVELT SAVINGS BANK 1122 FRANKLIN AVE GARDEN CITY NY 115300000	4.1%	7	167	15.3%	2	13
808224	THE WARWICK SAVINGS BANK 18 OAKLAND AVE PO DRAWER A WARWICK NY 109900000	4.1%	4	97	.0%	0	6
828753	PENFIELD FEDERAL CREDIT UNION P.O. BOX 1018 PENEFIELD NY 145260000	4.1%	4	97	.0%	0	3

		ORIGINATING LENDERS			CURRENT HOLDERS		
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807952	FIDELITY NEW YORK C/O ASTORIA FEDER ONE ASTORIA PLAZA LAKE SUCCESS NY 110421085	4.0%	3	75	.0%	0	2
831492	NORSTAR BANK OF UPSTATE NY-CAPITOL 268 GENESEE STREET UTICA NY 135020000	4.0%	32	792			
807826	COLUMBIA BANKING FEDERAL SVGS & LN 31 EAST MAIN STREET ROCHESTER NY 146140000	3.9%	6	153	.0%	0	3
830910	MARINE MIDLAND BANK NA PO BOX 1338 ATTN: D.POPLAWSKI BUFFALO NY 142400000	3.9%	8	203	.0%	0	1
828375	SUFFOLK FEDERAL CREDIT UNION P O BOX 9005 MEDFORD NY 117630000	3.7%	5	135	.0%	0	9
807761	KEY BANK OF WESTERN NEW YORK NA % KEY SERV CORP 17 CORP WOODS BLVD ALBANY NY 122110000	3.6%	17	472			
822904	STUDENT LOAN CORPORATION 99 GARNSEY RD ATTN: GAIL MCINTYRE PITTSFORD NY 145340000	3.6%	2	55	13.7%	4	29
807802	POWER FEDERAL CREDIT UNION 625 ERIE BLVD. WEST, P.O. BOX 1297 SYRACUSE NY 132011297	3.5%	3	85	3.5%	3	84
829929	INDEPENDENT ORDER OF FORESTERS PO BOX 179 NIAGARA STATION BUFFALO NY 142010000	3.3%	9	270	3.4%	9	260
831493	NORSTAR BANK OF UPSTATE NY-MOHAWK V 268 GENESEE STREET,ATTN:T. GOGOLA UTICA NY 135020000	3.3%	3	90			
807772	BATH NATIONAL BANK PO BOX 630 BATH NY 148100630	3.2%	6	186	3.2%	6	182
807789	GOLDOME BANK 3900 MAIN ST ATTN: STUD LOAN DEPT AMHERST NY 142260000	3.2%	12	371	.0%	0	2
807896	BEACON FEDERAL SAVINGS BANK 235 FAIR STREET KINGSTON NY 124010000	3.1%	1	32			
828732	CAPITAL COMMUNICATIONS FED CR UNION 18 COMPUTER DRIVE EAST ALBANY NY 122050000	3.1%	1	32	3.1%	1	32
808003	EMPIRE FEDERAL SAVINGS BANK OF AMER STUDENT LOAN DEPT PO BOX 766 AMHERST NY 142280000	3.0%	1	33			
807870	RTC/EMPIRE FED SAVINGS ASSOC PO BOX 766 ATTN: CONNIE WEST AMHERST NY 142280000	2.8%	5	176	.0%	0	1

Office of Postsecondary Education
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814580	CORNELL FEDERAL CREDIT UNION 1030 CRAFT RD ITHACA NY 148500000	2.5%	8	310	2.6%	8	300
830317	STATE EMPLOYEES FEDERAL CREDIT UNIO P O BOX 12189 ALBANY NY 122120000	2.5%	2	78	2.2%	2	89
807942	FIRST NATIONAL BANK OF RHINEBECK 137 SOUTH BROADWAY RED HOOK NY 125710000	2.3%	1	43			
808161	SCHENECTADY SAVINGS & LOAN ASSOCIAT 251-26 STATE STREET SCHENECTADY NY 123051889	2.3%	1	42			
807834	CORNING FEDERAL CREDIT UNION PO BOX 1450 CORNING NY 148300000	2.2%	1	45	.0%	0	4
807612	DIME SAVINGS BANK OF NEW YORK, FSB 231 EAST AVENUE, SUITE 100 ALBION NY 144111678	2.1%	1	46	.0%	0	10
807799	CATTARAUGUS COUNTY BANK 116-120 MAIN STREET LITTLE VALLEY NY 147550000	2.0%	1	50	.0%	0	32
807922	JEFFERSON NATIONAL BANK PO BOX 716 WATERTOWN NY 136010000	1.7%	1	56	.0%	0	10
822592	BETHPAGE FEDERAL CREDIT UNION PO BOX 127 BETHPAGE NY 117140000	1.7%	4	226	1.8%	4	219
824693	FINGER LAKES FEDERAL CREDIT UNION PO BOX 433 27 SENECA ST GENEVA NY 144560000	1.7%	1	57	.0%	0	1
807653	CHEMICAL BANK NEW JERSEY, NA 300 JERICHO QUADRANGLE JERICHO NY 117530000	1.6%	1	60			
827177	RTC/EMPIRE FED SAVINGS ASSOC PO BOX 1690 WILLIAMSVILLE NY 142310000	1.6%	1	60	.0%	0	4
829512	GPO FEDERAL CREDIT UNION 4311 MIDDLE SETTLEMENT RD PO BX 377 NEW HARTFORD NY 134130000	1.6%	1	61	1.6%	1	61
808217	NASSAU EDUCATORS FED CREDIT UNION 264 E MERRICK ROAD VALLEY STREAM NY 115820000	.7%	1	130	.7%	1	127
808190	TEACHERS FEDERAL CREDIT UNION 2410 NORTH OCEAN AVENUE FARMINGVILLE NY 117380000	.6%	3	448	.6%	3	438
807563	CHEMICAL BANK C/O GERRI MADALONE 300 JERICHO QUAD, FIRST FLOOR JERICHO NY 117530000	.0%	0	3	8.8%	85	956

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
807798	CATSKILL SAVINGS BANK PO BOX 450 CATSKILL NY 124149988	.0%	0	68	.0%	0	67
807821	CITY NATIONAL BANK AND TRUST COMPAN 12-20 NORTH MAIN ST GLOVERSVILLE NY 120780000	.0%	0	40	.0%	0	1
808022	CHASE LINCOLN FIRST BANK, NA ONE LINCOLN FIRST SQUARE ROCHESTER NY 146430000	.0%	0	30			
808023	CHASE LINCOLN FIRST BANK NA ONE LINCOLN FIRST SQUARE ROCHESTER NY 146430000	.0%	0	30	.0%	0	13
808163	TRUSTCO BANK NY 320 STATE STREET SCHENECTADY NY 123050000	.0%	0	32	.0%	0	3
824690	FNB CHICAGO, TRUST FOR SMS 1995A 5TH FLOOR 153 WEST 51ST STREET NEW YORK NY 100190000				3.6%	582	15,975
827528	FIRST NATIONAL BANK OF LONG ISLAND 10 GLEN HEAD RD - ATTN TINA SWEENEY GLEN HEAD NY 115450000	.0%	0	75	.0%	0	67
829676	STEUBEN EDUCATORS FEDERAL CREDIT UN 77 VICTORY HWY PAINTED POST NY 148700000	.0%	0	113	.0%	0	106
832429	SUMITOMO BANK OF CALIFORNIA 277 PARK AVENUE % J MCFADDEN NEW YORK NY 101720000				8.7%	13	148
833115	FNB CHICAGO SMS TRUST 1994-A 5TH FLOOR 153 WEST 51ST STREET NEW YORK NY 100190000				23.3%	601	2,570
833157	FNB CHICAGO, SMS TRUST 1994-B 5TH FLOOR 153 WEST 51ST STREET NEW YORK NY 100190000				11.7%	734	6,245

FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders
REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--OHIO--							
826490	CLIFTON HEIGHTS LOAN AND BUILDING C 201 W MCMILLAN ST CINCINNATI OH 452191397	32.2%	30	93	.0%	0	1
823335	AMERIFIRST BANK 36 N DETROIT STREET XENIA OH 453850000	31.5%	12	38	.0%	0	1
823417	CINCO FEDERAL CREDIT UNION 49 WM HOWARD TAFT RD. CINCINNATI OH 452190000	25.0%	20	80	62.5%	5	8
825200	GREATER CINCINNATI SCHOOL EMPLOYEES 2721 CENTRAL PKWY. CINCINNATI OH 452252371	25.0%	12	48	.0%	0	9
830379	FIRST FEDERAL BANK % HUNTINGTON BK 2361 MORSE RD., DC43 COLUMBUS OH 432290000	21.0%	49	233	.0%	0	29
823703	COUNTY SAVINGS BANK PO BOX 18060 COLUMBUS OH 432180000	20.4%	10	49	.0%	0	3
831569	STATE HOME SAVINGS ASSOCIATION PO BOX 509 BOWLING GREEN OH 434020509	20.0%	9	45	.0%	0	1
833175	STAR BANK, NA/TRUSTEE FOR EFC 425 WALNUT STREET ML 5125 CINCINNATI OH 452011118	20.0%	1	5	2.7%	1	37
808851	CLS-NATIONAL CITY BANK, NORWALK P O BOX 5570, LOC #7104 CLEVELAND OH 441010570	19.3%	65	336	25.6%	10	39
821087	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	18.1%	1,197	6,613	.0%	0	308
809854	CLS - NATIONAL CITY BANK PITTSBURG P.O. BOX 5570 - LOC 7104 CLEVELAND OH 441010570	17.8%	5	28	.0%	0	87
808617	MID AMERICAN NATL BANK & TRUST CO. 519 MADISON AVENUE TOLEDO OH 436040000	17.4%	199	1,141	.0%	0	203
804959	CLS-NATIONAL CITY BANK, KENTUCKY P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570	16.8%	986	5,839	17.2%	1,007	5,851
826940	PEOPLES FEDERAL SAVINGS BANK 121 NORTH MARKET STREET WOOSTER OH 446910000	16.6%	8	48	.0%	0	5
808633	FIRST NATIONAL BANK OF SOUTHWESTERN 2 N MAIN ST, ATTN. STUDENT LOANS MIDDLETOWN OH 450420000	16.5%	17	103	.0%	0	26
808839	GENOA BANKING COMPANY 24950 W STATE RT. 51 MILLBURY OH 434470168	15.3%	8	52	.0%	0	8

		ORIGINATING LENDERS			CURRENT HOLDERS		
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810755	BANK ONE TEXAS PO BOX 711004 COLUMBUS OH 432711004	15.2%	1,927	12,660	25.7%	362	1,407
831483	BANK ONE, BLOOMINGTON, NA PO BOX 711004 COLUMBUS OH 432711004	14.8%	45	304	12.3%	11	89
803674	CLS-NATIONAL CITY BANK, INDIANA P.O.BOX 5570, LOC 7104 CLEVELAND OH 441010570	14.7%	1,573	10,697	15.0%	1,377	9,169
808772	BANK ONE, MANSFIELD PO BOX 711004 COLUMBUS OH 432711004	14.2%	6	42	.0%	0	3
819931	CLS-NATIONAL CITY BANK, NORTHEAST P.O. BOX 5570 LOC7104 CLEVELAND OH 441010570	13.1%	243	1,854	12.0%	293	2,437
832584	KEMBA CU 1011 WEST EIGHTH ST CINCINNATI OH 452500000	13.1%	5	38	.0%	0	11
808634	FIFTH THIRD BANK, DEPT. MD 10907A 38 FOUNTAIN SQ PLAZA, HEATHER LEWIS CINCINNATI OH 452630000	13.0%	188	1,445	11.9%	33	277
808758	FARMERS & MERCHANTS BANK 430 NORTH ST CALDWELL OH 437240000	12.9%	4	31	12.9%	4	31
808780	FIFTH THIRD BANK, DEPT. MD 10907A 38 FOUNTAIN SQ PLAZA, HEATHER LEWIS CINCINNATI OH 452630000	12.9%	585	4,514	10.0%	74	740
820622	BANK ONE OHIO STUDENT LOAN SERV DEPARTMENT 1004 COLUMBUS OH 432711004	12.9%	2,677	20,625	13.8%	2,133	15,376
822915	METROPOLITAN SAVINGS BANK 1 FEDERAL PLAZA P O BOX 390 YOUNGSTOWN OH 445030000	12.5%	29	231	.0%	0	48
811522	BANK ONE, HUNTINGTON, NA PO BOX 711004 COLUMBUS OH 432711004	12.4%	80	642	16.0%	28	175
808692	BANK ONE, ATHENS NA PO BOX 711004 COLUMBUS OH 432711004	12.3%	26	211			
829985	STATE HOME SAVINGS BANK,FSB 5000 TIEDEMAN RD, MC OH-01-50-0801 BROOKLYN OH 441440000	12.2%	101	822	10.3%	14	135
805156	BANK ONE, EDUCATION FINANCE GROUP PO BOX 711004 COLUMBUS OH 432711004	12.0%	777	6,449	1.3%	40	2,942
808819	FIFTH THIRD BK/NORTHWESTERN OHIONA 337 S MAIN ST FINDLAY OH 458400000	11.9%	18	151			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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826684	PREMIERBANK & TRUST 124 MIDDLE AVENUE P O BOX 4001 ELYRIA OH 440352001	11.9%	15	126	6.6%	1	15
803335	BANK ONE, INDIANAPOLIS, NA P.O. BOX 711004 COLUMBUS OH 432711004	11.8%	1,104	9,278	9.9%	360	3,612
822481	BANK ONE, MERRILLVILLE C/O BANK ONE P.O. BOX 711004 COLUMBUS OH 432711004	11.8%	666	5,608	10.8%	128	1,184
803348	CLS-NATIONAL CITY BANK, INDIANA P O BOX 5570, LOC 7104 CLEVELAND OH 441010570	11.5%	142	1,232	12.0%	137	1,139
808628	STAR BANK, N.A., CINCINNATI 311 ELM ST, PO BOX 9982, ML 315 CINCINNATI OH 452020000	11.4%	258	2,263	3.0%	22	729
828105	FIFTH THIRD BANK, DEPT. MD 10907A 38 FOUNTAIN SQ PLAZA, HEATHER LEWIS CINCINNATI OH 452630000	11.0%	30	271	5.0%	13	260
829119	STATE SAVINGS BANK 2931 E. DUBLIN GRANVILLE RD COLUMBUS OH 432310000	11.0%	21	190	.0%	0	25
820461	STAR BANK CENTRAL OHIO 501 WEST SCHROCK RD PO BOX 267107 COLUMBUS OH 432267107	10.8%	12	111	.0%	0	11
803528	BANK ONE, RICHMOND, NA PO BOX 711004 COLUMBUS OH 432711004	10.7%	37	345	27.2%	37	136
811506	BANK ONE, WEST VIRGINIA, NA BECKLEY PO BOX 711004 ATTN: R HRANILOVICH COLUMBUS OH 432711004	10.7%	43	399	11.4%	43	376
813760	KEY BANK USA-ED LENDING OPERATIONS 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000	10.7%	1,236	11,481	2.5%	96	3,799
808888	CLS-NATIONAL CITY NORTHWEST P O BOX 5570 LOC 7104 CLEVELAND OH 441010570	10.6%	131	1,226	10.7%	131	1,220
814355	UNITED NATIONAL BANK & TRUST CO PO BOX 24190 CANTON OH 447019966	10.5%	9	85	.0%	0	7
808678	POTTERS SAVINGS & LOAN COMPANY P O BOX 1028 EAST LIVERPOOL OH 439203561	10.3%	11	106	.0%	0	12
802685	KEY BANK OF IDAHO 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000	10.0%	118	1,176	12.8%	58	450
808646	BANK ONE, CLEVELAND N.A. PO BOX 711004 COLUMBUS OH 432711004	10.0%	61	609	12.5%	6	48

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808725	CITIZENS NATIONAL BANK PO BOX 69 NORWALK OH 448570000	10.0%	15	149	21.8%	7	32
808750	FIRST MERIT BANK/EST 105 COURT STREET ELYRIA OH 440350000	10.0%	59	590	.0%	0	33
819672	BANK ONE, STEUBENVILLE, NA PO BOX 711004 COLUMBUS OH 432711004	10.0%	6	60	.0%	0	1
832415	FREMONT FEDERAL CREDIT UNION 2274 W STATE STREET FREMONT OH 434200000	10.0%	4	40	10.2%	4	39
808662	CLS-NATIONAL CITY BANK, COLUMBUS P O BOX 5570 - LOC. 7104 CLEVELAND OH 441010570	9.9%	298	2,997	9.8%	298	3,021
824749	BANK ONE, AKRON, NA PO BOX 711004 COLUMBUS OH 432711004	9.9%	54	543	.0%	0	18
808666	PEOPLES BANKING & TRUST CO 138 PUTNAM ST MARIETTA OH 457500000	9.8%	21	214	.0%	0	7
808877	CLS-NATIONAL CITY BANK CLEVELAND P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570	9.8%	777	7,906	10.1%	849	8,340
808942	CLS-NATIONAL CITY BANK CLEVELAND PO BOX 5570 LOC 7104 CLEVELAND OH 441010570	9.8%	6	61	.0%	0	12
825151	GEM SAVINGS ASSOCIATION GEM PLAZA DAYTON OH 454020000	9.8%	5	51			
825043	LIMA SUPERIOR FED CREDIT UNION 1205 E. KIBBY ST. LIMA OH 458040000	9.6%	6	62	21.4%	6	28
831554	MIDAMERICA FEDERAL RECEIVERSHIP ATTN: ASSET OPER DEPT PO BOX 62187 KING OF PRUSSIA OH 194060000	9.6%	27	281	.0%	0	2
811925	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	9.5%	10	105	.0%	0	136
831522	HUNTINGTON NATIONAL BANK/SLMA 7450 HUNNINGTON PARK DR COLUMBUS OH 432350000	9.5%	489	5,147	.3%	2	637
830547	NATIONAL CITY BANK, NORWALK 9 EAST MAIN ST P O BOX 567 NORWALK OH 448570000	9.4%	11	116	.0%	0	4
808891	OHIO VALLEY BANK CO 420 THIRD AVENUE GALLIPOLIS OH 456310000	9.3%	14	149	.0%	0	10

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811564	CHARLESTON NATIONAL BANK PO BOX 711004 ATTN ROBIN HRANLOVICH COLUMBUS OH 432711004	9.3%	3	32	9.5%	2	21
803544	BANK ONE, BLOOMINGTON, NA PO BOX 711004 COLUMBUS OH 432711004	9.2%	146	1,580	23.2%	40	172
808747	DELAWARE COUNTY BANK P O BOX 70 ATTN: LINDA SMITH DELAWARE OH 430150000	9.0%	5	55	23.8%	5	21
808808	STAR BANK, N. A. TRI-STATE PO BOX 429 GALLIPOLIS OH 456310000	9.0%	3	33	.0%	0	2
822496	CITIZEN'S BANKING CO., ANDERSON 5000 TIEDEMAN ROAD MC OH-01-50-0801 BROOKLYN OH 441440000	9.0%	52	573	20.0%	1	5
808626	BANK ONE, CAMBRIDGE, NA PO BOX 711004 COLUMBUS OH 432711004	8.9%	5	56	.0%	0	6
808722	CITIZENS NATIONAL BANK 102 SOUTH MAIN ST. BLUFFTON OH 458170000	8.8%	8	90	.0%	0	3
826980	FIRST FEDERAL SAVINGS AND LOAN ASSO 124 E COURT ST BOWLING GREEN OH 434020000	8.7%	5	57	.0%	0	1
803007	BANK ONE CHICAGO PO BOX 711004 COLUMBUS OH 432711004	8.5%	17	200	.0%	0	9
808874	CLS-NATIONAL CITY BANK, DAYTON P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570	8.5%	209	2,442	8.3%	211	2,512
809213	KEY BANK OF OREGON 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000	8.5%	68	799	6.5%	25	381
828257	CITIZENS FEDERAL SAVINGS & LOAN 110 NORTH MAIN STREET DAYTON OH 454020000	8.5%	56	655	9.4%	15	158
831040	STATE HOME SAVINGS ASSOCIATION PO BOX 509 BOWLING GREEN OH 434020509	8.5%	22	257	34.7%	16	46
821466	LORAIN NATIONAL BANK 457 BROADWAY LORAIN OH 440521769	8.3%	4	48	.0%	0	8
814273	DOLLAR SAVINGS AND TRUST COMPANY PO BOX 450 YOUNGSTOWN OH 445010000	8.2%	50	604	83.3%	5	6
808588	BANK ONE, COSHOCTON, N.A. PO BOX 711004 COLUMBUS OH 432711004	8.1%	3	37	.0%	0	5

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DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

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815694	FIRST MERIT/CITIZENS NAT'L BANK 111 CASCADE-2ND FL. J. RHOADES AKRON OH 443081103	8.1%	13	159	.0%	0	20
808835	FIRST-KNOX NATIONAL BANK ONE SOUTH MAIN MT VERNON OH 430500000	8.0%	16	199	.0%	0	8
808622	FIRST MERIT/FIRST NAT'L BANK OF OHI 111 CASCADE-2ND FL. J. RHOADES AKRON OH 443081103	7.9%	139	1,747	6.0%	5	82
808923	THE PROVIDENT BANK ONE EAST FOURTH STREET CINCINNATI OH 452020000	7.8%	53	679	.0%	0	67
816086	STAR BANK, N.A. ML 315 P.O. BOX 998, JIM GROTHAUS CINCINNATI OH 452010000	7.8%	12	152	.0%	0	31
818209	BANK ONE WI STUDENT LOAN SERVICES PO BOX 711004 COLUMBUS OH 432711004	7.8%	288	3,669	42.9%	227	528
808956	BANK ONE DAYTON NA PO BOX 711004 COLUMBUS OH 432711004	7.7%	27	350	.0%	0	9
824287	CENTURY NATIONAL BANK P.O.BOX 3500 NEWARK OH 430583500	7.7%	8	103	14.2%	2	14
826568	HOCKING VALLEY BANK OF ATHENS COMPA PO BOX 4847 ATHENS OH 457014847	7.6%	4	52	.0%	0	2
830267	EMPLOYEES OWN FEDERAL CREDIT UNION 1481 DEERWOOD DRIVE DEFIANCE OH 435120000	7.6%	4	52	8.0%	4	50
808689	ANDOVER BANK PO BOX 519 ANDOVER OH 440030000	7.4%	5	67			
821656	FIRST FEDERAL SAVINGS & LOAN ASSOCI PO BOX 957 GALION OH 448330000	7.3%	3	41	7.3%	3	41
824206	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	7.3%	10	136	28.5%	2	7
825008	FIRST FEDERAL SAVINGS AND LOAN ASSO 505 MARKET STREET, P O BOX 2865 ZANESVILLE OH 437010000	7.3%	7	95	11.7%	2	17
830295	BELMONT COUNTY NATIONAL BANK PO BOX 249 ST. CLAIRSVILLE OH 439500249	7.3%	5	68	.0%	0	3
814345	EATON NATIONAL BANK & TRUST CO 110 WEST MAIN STREET EATON OH 453200000	7.2%	4	55	7.2%	4	55

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

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826884	BANK ONE, YOUNGSTOWN, NA PO BOX 711004 COLUMBUS OH 432711004	7.2%	26	358	.0%	0	19
808729	THE CITIZENS SAVINGS BANK PO BOX 10 MARTINS FERRY OH 439350000	7.1%	6	84	.0%	0	11
824455	CLS-NATIONAL CITY BANK, ASHLAND P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570	7.1%	23	321	7.1%	23	323
803478	CLS-NATIONAL CITY BANK, SOUTHERN IN PO BOX 5570, LOC 7104 - FIN CONT SL CLEVELAND OH 441010570	7.0%	7	99	7.2%	7	96
811025	KEY BANK OF UTAH 5000 TIEDEMAN RD BROOKLYN OH 441440000	7.0%	50	705	.0%	0	13
808642	HUNTINGTON NATIONAL BANK 7450 HUNNINGTON PARK DR COLUMBUS OH 432350000	6.9%	62	891	.0%	0	115
808614	WESBANCO BANK BARNESVILLE 101 EAST MAIN ST BARNESVILLE OH 437130070	6.6%	2	30	.0%	0	5
808803	FIRST NATIONAL BANK OF WAVERLY PO BOX 147 WAVERLY OH 456900000	6.6%	2	30	6.8%	2	29
808966	VAN WERT NATIONAL BANK 102 E. MAIN ST. VAN WERT OH 458910000	6.6%	4	60	.0%	0	8
813761	WAYNE COUNTY NATIONAL BANK OF WOOST P.O.BOX 757 WOOSTER OH 446910000	6.6%	3	45	.0%	0	1
811511	BANK ONE,WEST VIRGINIA,BUCKHANNON,N PO BOX 711004 COLUMBUS OH 432711004	6.5%	8	122	.0%	0	13
808792	FIRST NATIONAL BANK 86 N KENNEBEC AVENUE MCCONNELSVILLE OH 437560000	6.4%	2	31	.0%	0	2
808887	THE OHIO BANK 236 S MAIN STREET FINDLAY OH 458390000	6.4%	11	170	.0%	0	18
808732	BANK ONE, COLUMBUS DEPT 1004 STUDENT LOAN SERVICES COLUMBUS OH 432711004	6.3%	77	1,221	13.3%	2	15
811980	BANK ONE, GREEN BAY PO BOX 711004 COLUMBUS OH 432711004	6.3%	12	189	.0%	0	1
808857	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	6.2%	2	32	.0%	0	5

DRQRS.25
FY 1995
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Office of Postsecondary Education
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827242	HOME SAVINGS & LOAN COMPANY OF PO BOX 1111, 275 FEDERAL PLAZA WEST YOUNGSTOWN OH 445011111	6.2%	8	128	.0%	0	30
808596	FARMERS BANK AND SAVINGS COMPANY P O BOX 626 POMEROY OH 457690000	6.1%	4	65	13.3%	2	15
808794	FIRST NATIONAL BANK 422 MAIN ST, BOX 4658 ZANESVILLE OH 437010000	6.1%	7	113	.0%	0	12
811728	KEYBANK,USA-ED RES MS:OH-01-02-0423 800 SUPERIOR AVE,4TH FLR,OPERATIONS CLEVELAND OH 441140000	6.0%	101	1,661	.0%	0	356
810148	CLS - NATIONAL CITY BANK PITTSBURG P.O. BOX 5038 - LOC 7104 CLEVELAND OH 441010570	5.8%	557	9,561	5.7%	535	9,311
821403	MID FED SAVINGS BANK PO BOX 130 MIDDLETOWN OH 450420000	5.8%	2	34			
803731	BANK ONE, LAFAYETTE, NA PO BOX 711004 COLUMBUS OH 432711004	5.7%	98	1,713	10.4%	45	432
808670	PEOPLES SAVINGS BANK 4200 PARK AVENUE ASHTABULA OH 440040000	5.7%	4	69			
808818	FIRST NATIONAL BANK OF DENNISON 105 GRANT STREET DENNISON OH 446210000	5.7%	2	35	.0%	0	2
808943	SOCIETY BANK & TRUST 34 NORTH MAIN STREET DAYTON OH 454020000	5.7%	12	208	.0%	0	1
818182	BANK ONE, BEAVER DAM PO BOX 711004 COLUMBUS OH 432711004	5.7%	3	52			
829924	SECURITY NATIONAL BANK & TRUST CO 40 S. LIMESTONE ST. DANITA FERRYMAN SPRINGFIELD OH 455020000	5.7%	10	173	.0%	0	16
802993	BANK ONE, QUAD CITIES, NA PO BOX 711004 COLUMBUS OH 432711004	5.6%	3	53	.0%	0	9
805639	CASCO NORTHERN BANK, NA 5000 TIEDEMAN ROAD BROOKLYN OH 441440000	5.6%	33	585	.0%	0	79
829345	BANK ONE, CRAWFORDSVILLE, NA PO BOX 711004 COLUMBUS OH 432711004	5.6%	10	177	16.3%	10	61
818590	BANK ONE, CHAMPAIGN-URBANA PO BOX 711004 COLUMBUS OH 432711004	5.5%	8	143	8.5%	3	35

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
808924	HOME NATIONAL BANK BOX 68 RACINE OH 457710000	5.4%	2	37	.0%	0	2
817100	NATIONWIDE FEDERAL CREDIT UNION ONE NATIONWIDE PLAZA COLUMBUS OH 432160000	5.4%	2	37	22.2%	2	9
819628	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	5.4%	9	166	.0%	0	1
823725	MERCER SAVINGS BANK 217 WEST MARKET STREET BOX 227 CELINA OH 458220000	5.4%	3	55	22.2%	2	9
803228	BANK ONE, SPRINGFIELD, NA PO BOX 711004 COLUMBUS OH 432711004	5.2%	32	606	6.3%	12	189
818034	KEYBANK,USA-ED RES MS:OH-01-02-0423 800 SUPERIOR AVE,4TH FLR,OPERATIONS CLEVELAND OH 441140000	5.2%	4	76	.0%	0	10
824559	THE COMMUNITY BANK PO BOX 146 CROOKSVILLE OH 437310146	5.2%	2	38	.0%	0	4
808680	SECOND NATIONAL BANK OF WARREN 108 MAIN STREET S W WARREN OH 444820000	5.0%	10	199	.0%	0	130
808765	THE FARMERS & MERCHANTS STATE BANK 307-11 N. DEFIANCE ST. ARCHBOLD OH 435020216	4.7%	14	294	.0%	0	28
808872	MINERS & MECHANICS SAVINGS & TRUST 124-136 NORTH FOURTH STREET STEUBENVILLE OH 439520000	4.7%	6	126	.0%	1	1
808856	THE LIBERTY NATIONAL BANK OF ADA PO BOX 135 118 SOUTH MAIN ADA OH 458100000	4.6%	3	64	.0%	0	1
816271	CENTRAL TRUST COMPANY NA FIFTH & MAIN STREETS CINCINNATI OH 452020000	4.6%	7	152	.0%	0	11
803463	BANK ONE, RENSSELAER, NA PO BOX 711004 COLUMBUS OH 432711004	4.5%	4	87	16.0%	4	25
829730	HUNTINGTON NATIONAL BANK OF INDIANA 7450 HUNTINGTON PARK DR COLUMBUS OH 432350000	4.5%	5	111	13.9%	21	151
808681	SOCIETY NATIONAL BANK 34 NORTH MAIN ST DAYTON OH 454020000	4.4%	14	316			
824107	VACATIONLAND FEDERAL CREDIT UNION PO BOX 2257 SANDUSKY OH 448700000	4.3%	2	46	.0%	0	9

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Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
808698	BANK ONE OF MIDDLETOWN P O BOX 526 MIDDLETOWN OH 450420000	4.2%	3	70			
808827	FIRST NATIONAL BANK OF SHELBY 60 W MAIN ST SHELBY OH 448750000	4.2%	3	71	.0%	0	6
808959	KEY BANK USA- ED LENDING OPERATIONS 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000	4.2%	160	3,778	3.7%	29	776
803008	BANK ONE, ROCKFORD NA PO BOX 711004 COLUMBUS OH 432711004	4.0%	10	246	6.6%	4	60
831552	KEY BANK USA-ED LENDING OPERATIONS 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000	3.9%	12	305	.0%	0	75
808593	SECURITY DOLLAR BANK 1 S MAIN ST NILES OH 444460000	3.8%	2	52	.0%	0	2
826505	FIRST FEDERAL SAVINGS AND LOAN ASSO 135 EAST LIBERTY STREET WOOSTER OH 446910000	3.8%	4	103	.0%	0	9
803538	BANK ONE, MARION, NA (IN) PO BOX 711004 COLUMBUS OH 432711004	3.7%	29	773	9.8%	28	283
818093	BANK ONE EDUCATION FINANCE GROUP PO BOX 711004 COLUMBUS OH 432711004	3.7%	3	81	.0%	0	5
820922	EMPIRE AFFILIATES CREDIT UNION 340 W MAIN STREET PO BOX 3033 LEXINGTON OH 449040000	3.6%	3	82	.0%	0	9
824266	ATOMIC EMPLOYEES CREDIT UNION INC BOX 628 PIKETON OH 456610000	3.6%	2	55	.0%	0	7
808714	CITIZENS BANKING CO 100 E WATER STREET SANDUSKY OH 448700000	3.4%	2	58	8.3%	1	12
808949	THE VINTON COUNTY NATIONAL BANK 112 WEST MAIN STREET MCARTHUR OH 456510000	3.3%	2	59	18.1%	2	11
826321	GREATER WARREN COMMUNITY FCU PO BOX 1979/3991 MAHONING AVE. N.W. WARREN OH 444821979	3.3%	1	30	.0%	0	5
827132	THE CITIZENS BANKING COMPANY BERGHOLZ OFFICE BOX 398 BERGHOLZ OH 439080398	3.3%	5	148	.0%	0	16
808587	CORTLAND SAVINGS & BANKING COMPANY 194 W MAIN STREET CORTLAND OH 444100000	3.2%	3	92	.0%	0	6

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS			CURRENT HOLDERS		
		Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
808652	MINSTER STATE BANK 96 WEST FOURTH STREET MINSTER OH 458650000	3.2%	2	61	.0%	0	1
820927	FARMERS AND SAVINGS BANK 120 N WATER STREET LOUDONVILLE OH 448420000	3.2%	1	31	.0%	0	2
821439	BANK ONE, CHICAGO NA PO BOX 711004 COLUMBUS OH 432711004	3.2%	3	93	.0%	0	32
811801	KEYBANK,USA-ED RES MS:OH-01-02-0423 800 SUPERIOR AVE,4TH FLR,OPERATIONS CLEVELAND OH 441140000	3.1%	6	188	2.4%	2	81
823296	SCHOOL EMPLOYEES LOR. CO CREDIT UNI 36 LAKE AVENUE ELYRIA OH 440355091	3.1%	2	63	3.1%	2	63
808664	PARK NATIONAL BANK PO BOX 3500/ATTN:STUDENT LN DEPT NEWARK OH 430583500	3.0%	13	425	6.1%	4	65
821405	INDUSTRIAL SAVINGS AND LOAN ASSOCIA 211 N SANDUSKY ST P O BOX 90 BELLEVUE OH 448110090	3.0%	1	33	3.1%	1	32
822927	CAMBRIDGE SAVINGS BANK PO BOX 708 CAMBRIDGE OH 437250000	3.0%	2	65	3.0%	2	65
826067	PEOPLES NATIONAL BANK 110 N MAIN STREET NEW LEXINGTON OH 437640000	3.0%	1	33	.0%	0	4
831848	KEY BANK USA-ED LENDING OPERATIONS 800 SUPERIOR AVE. MC OH-01-02-0423 CLEVELAND OH 441140000	3.0%	455	15,110	1.4%	97	6,752
808703	BUCKEYE SAVINGS AND LOAN COMPANY 3198 BELMONT ST BELLAIRE OH 439060000	2.9%	1	34			
808927	RICHLAND BANK PO BOX 3500 NEWARK OH 430583500	2.9%	3	101	16.6%	2	12
808938	STATE BANK & TRUST COMPANY PO BOX 467 DEFIANCE OH 435120000	2.9%	3	103	.0%	0	3
811571	BANK ONE, CLARKSBURG, NA PO BOX 711004 COLUMBUS OH 432711004	2.9%	9	304	4.9%	20	402
821471	FIRST OHIO CREDIT UNION, INC. PO BOX 856 FOSTORIA OH 448300856	2.8%	2	71	2.8%	2	71
808875	FIRST NATIONAL BANK PO BOX 57 ORRVILLE OH 446670000	2.7%	1	36	7.1%	1	14

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
820390	BMI FEDERAL CREDIT UNION 505 KING AVE COLUMBUS OH 432010000	2.7%	1	36	.0%	0	7
828741	DOLLAR FEDERAL SAVINGS BANK PO BOX 806 HAMILTON OH 450120806	2.6%	2	75	6.6%	1	15
808737	THE COMMERCIAL BANK PO BOX 429 DELPHOS OH 458330429	2.5%	2	79	.0%	0	6
808736	COMMERCIAL & SAVINGS BANK 6 WEST JACKSON ST MILLERSBURG OH 446540000	2.4%	1	41	.0%	0	3
821830	FIRST NATIONAL BANK 102 E MAIN ST PANDORA OH 458770000	2.3%	1	42	.0%	0	6
808865	BANK ONE, OHIO STUD LN SRVCS PO BOX 711004 COLUMBUS OH 432711004	2.2%	1	44	.0%	0	150
808867	MERCHANTS NATIONAL BANK OF HILLSBOR MAIN & HIGH HILLSBORO OH 451330000	2.2%	1	44	.0%	0	3
817838	ST HENRY BANK 231 E MAIN STREET ST HENRY OH 458830330	2.2%	1	45	.0%	0	5
808720	CITIZENS COMMERCIAL BANK & TR CO PO BOX 170 CELINA OH 458220000	2.1%	1	47	.0%	0	4
808964	UNIBANK 100 NORTH FOURTH STREET STEUBENVILLE OH 439520000	2.1%	1	47	.0%	0	4
812256	FIFTH THIRD BANK OF MIAMI VALLEY NA 123 MARKET STREET P O BOX 1117 PIQUA OH 453560000	2.1%	2	94			
827314	OAK HILLS SAVINGS AND LOAN COMPANY 6581 HARRISON AV ATTN:J JORDAN CINCINNATI OH 452470000	2.1%	1	47	.0%	0	5
808711	THE CITIZENS BANK OF LOGAN 188 W MAIN ST LOGAN OH 431380000	2.0%	1	50	2.0%	1	48
808606	THE FIRST CITIZENS NATIONAL BANK PO BOX 299 100 N SANDUSKY AVE UPPER SANDUSKY OH 433510000	1.8%	1	55	1.7%	1	56
820999	CITIZENS NATIONAL BANK 1 FIRST NATIONAL PLAZA MASSILLON OH 446460000	1.8%	1	55	.0%	0	3
819580	CHACO CREDIT UNION INC 601 PARK AVE HAMILTON OH 450133088	1.7%	1	56	.0%	0	3

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
808590	CROGHAN COLONIAL BANK 323 CROGHAN ST FREMONT OH 434200000	1.6%	2	125	5.8%	1	17
808863	MOHONING NATIONAL BANK P O BOX 479 23 FEDERAL PLAZA YOUNGSTOWN OH 445010000	1.6%	4	242	1.6%	4	241
824924	OHIO UNIVERSITY EMPLOYEES CREDIT UN PO BOX 476 90 S SHAFER ATHENS OH 457010000	1.6%	1	59	1.6%	1	59
826327	DOVER-PHILA FEDERAL CREDIT UNION 119 FILLMORE AVE. DOVER OH 446222061	1.5%	1	65	.0%	0	50
808609	FIRST FEDERAL SAVINGS 6600 PROVIDENCE ST WHITEHOUSE OH 435710000	1.4%	1	70	.0%	0	1
808755	FAIRFIELD NATIONAL DIVISION OF PARK PO BOX 3500 NEWARK OH 430583500	1.4%	1	70	.0%	0	18
820748	WAYNE SAVINGS & LOAN COMPANY 151 N MARKET ST WOOSTER OH 446910000	1.3%	1	74	1.3%	1	74
822371	FIRST FEDERAL SAVINGS AND LOAN 1333 WOODLAWN AVE, PO BOX 429 NAPOLEON OH 435450000	1.3%	2	147	.0%	0	28
827609	FARMERS NATIONAL BANK OF CANFIELD PO BOX 555 CANFIELD OH 444060000	1.3%	1	73	.0%	0	2
829443	WRIGHT-PATT CREDIT UNION INC P.O. BOX 286 FAIRBORN OH 453240000	1.3%	4	290	1.3%	4	289
831654	OHIO COLLEGE OF PODIATRIC MEDICINE 10515 CAINEGIE AVENUE CLEVELAND OH 441060000	1.3%	1	76	.0%	0	19
808639	GREENVILLE NATIONAL BANK PO BOX 190 GREENVILLE OH 453310000	1.2%	1	79	.0%	0	8
830524	SEVEN SEVENTEEN CREDIT UNION, INC. 3181 LARCHMONT NE WARREN OH 444830000	1.2%	1	79	1.7%	1	57
812257	THE PEOPLES BANK CO. PO BOX 110 COLDWATER OH 458280000	1.0%	1	96	.0%	0	12
811726	KEYBANK,USA-ED RES MS:OH-01-02-0423 800 SUPERIOR AVE,4TH FLR,OPERATIONS CLEVELAND OH 441140000	.8%	1	120			
823646	MEAD EMPLOYEES CREDIT UNION INC P O BOX 1974 CHILLICOTHE OH 456010000	.8%	1	120	.0%	0	12

		ORIGINATING LENDERS			CURRENT HOLDERS		
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831455	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	.6%	2	328	9.8%	707	7,213
803815	THE FARMERS STATE BANK 101 E ELM ST UNION CITY OH 453900000	.0%	0	30	.0%	0	3
808613	THE FIRST NATIONAL BANK OF WELLSTON PO BOX 188 WELLSTON OH 456920000	.0%	0	34	.0%	0	3
808647	LEBANON CITIZENS NATIONAL BANK 2 N. BROADWAY BOX 59 LEBANON OH 450360000	.0%	0	30	.0%	0	11
808717	BANK ONE COLUMBUS- SIDNEY PO BOX 711004 COLUMBUS OH 432711004	.0%	0	60	27.4%	583	2,123
808833	STAR BANK N. A. SIDNEY 501 SIDNEY OH 453659985	.0%	0	34			
808944	THE UNION BANK COMPANY 100 S. HIGH STREET COLUMBUS GROVE OH 458300000	.0%	0	44	.0%	0	2
808945	UNION BANK & SAVINGS COMPANY PO BOX 150 BELLEVUE OH 448110000	.0%	0	30	.0%	0	4
814321	BANK ONE EDUCATION FINANCE GROUP PO BOX 711004 COLUMBUS OH 432711004	.0%	0	58	.0%	0	6
815687	SECOND NATIONAL BANK PO BOX 130 GREENVILLE OH 453310000	.0%	0	53	.0%	0	9
815692	DOLLAR BANK, FSB CONTINENTAL DIVISI 614 EUCLID AVENUE CLEVELAND OH 441140000	.0%	0	30			
817313	CME FEDERAL CREDIT UNION 365 SOUTH 4TH STREET COLUMBUS OH 432155486	.0%	0	48	.0%	0	5
818409	PARMA SCHOOL EMPLOYEES CREDIT UNION 5255 REGENCY DRIVE PARMA OH 441290000	.0%	0	48	.0%	0	7
819657	TIFFIN SAINT JOSEPH FCU 478 W. MARKET ST. TIFFIN OH 448830000	.0%	0	35	.0%	0	35
819848	NATIONAL BANK AND TRUST CO. 48 N SOUTH ST WILMINGTON OH 451770000	.0%	0	47	.0%	0	2
820184	CLYDE-FINDLAY EMPL FCU 1455 W MCPHERSON HWY,ATTN: C BISHOP CLYDE OH 434100000	.0%	0	51	.0%	0	7

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822349	CITIZENS NATIONAL BANK OF WOODSFIEL PO BOX 230 WOODSFIELD OH 437930230	.0%	0	31	.0%	0	31
822454	BELLEVUE FEDERAL CREDIT UNION 221 EAST MAIN STREET BELLEVUE OH 448111482	.0%	0	45	.0%	0	45
822470	WHEELING NATIONAL BANK P O BOX 95 ST. CLAIRSVILLE OH 439500000	.0%	0	62	.0%	0	14
822605	CES CREDIT UNION INC 400 W CHESTNUT STREET MOUNT VERNON OH 430500000	.0%	0	53	.0%	0	6
823415	HOME FEDERAL BANK, A FED SAVNGS BNK PO BOX 296 HAMILTON OH 450120000	.0%	0	50	.0%	0	6
824905	UNIVERSAL 1 CREDIT UNION, INC. PO BOX 467, NUMBER ONE RIVER PK DR. DAYTON OH 454090467	.0%	0	111	.0%	0	111
824983	CINFED EMPLOYEES FEDERAL CREDIT UNI 550 MAIN STREET ROOM 5510 CINCINNATI OH 452020000	.0%	0	75	.0%	0	75
825269	OLD FORT BANKING CO PO BOX 88 OLD FORT OH 448610000	.0%	0	56	.0%	0	2
826729	FAHEY BANKING COMPANY PO BOX 333 MARION OH 433020333	.0%	0	60	.0%	0	60
826730	CENTURY FEDERAL CREDIT UNION 1240 EAST NINTH STREET ROOM 719 CLEVELAND OH 441990000	.0%	0	50	.0%	0	48
829432	WHG-PGH STEEL F.C.U. 424 WASHINGTON ST STEUBENVILLE OH 439520000	.0%	0	39	.0%	0	39
829501	FIRST FEDERAL SAVINGS AND LOAN ASSO PO BOX 551 WARREN OH 444820000	.0%	0	31	.0%	0	1
829626	STUDENT LOAN FUNDING CORP 1 WEST FOURTH ST #200 CINCINNATI OH 452020000	.0%	0	56	18.5%	1,298	7,001
829712	CONSUMERS NATIONAL BANK P O BOX 256 MINERVA OH 446570000	.0%	0	33	.0%	0	1
830631	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	.0%	0	118	8.2%	308	3,738
831008	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH STREET, SUITE 200 CINCINNATI OH 452020000	.0%	0	60	6.4%	93	1,434

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831299	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	.0%	0	50	15.1%	621	4,099
831403	CLS-NATIONAL CITY BANK, CLEVELAND PO BOX 5570, LOC #7104 CLEVELAND OH 441010570				2.2%	45	2,022
831640	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH ST SUITE 200 CINCINNATI OH 452020000	.0%	0	113	8.8%	283	3,202
831692	THE STUDENT LOAN FUNDING CORP ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	.0%	0	264	6.1%	334	5,440
831785	STUDENT LOAN FUNDING CORP. ONE WEST FOURTH ST STE 200 CINCINNATI OH 452020000	.0%	0	18	5.1%	23	443
832139	SOCIETY NAT'L BANK-ATTN: B. IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000	.0%	0	1	10.4%	13	125
832141	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 SEST SECOND STREET, STE 920 CLEVELAND OH 441130000				5.1%	6	117
832142	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000				6.7%	13	192
832824	KEYBANK STUDENT LOAN TRUST 1993-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				5.9%	7	117
833021	SOCIETY STUDENT LOAN TRUST 1994-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				5.7%	11	190
833092	KEYCORP STUDENT LOAN TRUST 1994-B 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				3.0%	146	4,783
833135	BANC ONE STUDENT LOAN TRUST 1994-A DEPARTMENT 1004 COLUMBUS OH 432711004				12.0%	3,541	29,455
833144	KEYBANK STUDENT LOAN TRUST 1995-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				3.2%	156	4,801
833168	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000				2.9%	38	1,310
833207	STAR BANK AS TRUSTEE FOR SLF 1995 B 425 WALNUT STREET M/L 5125 CINCINNATI OH 452011118	.0%	0	624	9.8%	328	3,315
833220	KEYCORP STUDENT LOAN TRUST 1995-B 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				11.0%	27	245

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ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--OKLAHOMA--							
833059	OKLAHOMA STUDENT LOAN AUTHORITY PO BOX 18145 OKLAHOMA CITY OK 731540145	29.1%	47	161	29.9%	47	157
832000	CHARTER NATIONAL BANK 2079 PENN SQUARE PO BOX 18930 OKLAHOMA CITY OK 731540000	25.0%	8	32	.0%	0	1
818388	FIRST STATE BANK PO BOX 979 ALTUS OK 735220000	19.3%	6	31	.0%	0	2
831576	LANDMARK BANK COMPANY, N.A. PO BOX 823 MADILL OK 734460000	17.5%	28	160	.0%	0	13
831870	CITIZENS BANK OF EDMOND 1 EAST FIRST EDMOND OK 730340000	16.9%	77	454	.0%	0	26
819514	DURANT BANK AND TRUST COMPANY PO BOX 130 DURANT OK 747020000	15.0%	36	239	.0%	0	20
825659	OKLAHOMA STUDENT LOAN AUTHORITY PO BOX 18145 OKLAHOMA CITY OK 731540145	14.7%	296	2,006	14.6%	563	3,855
830196	LINCOLN NATIONAL BANK PO BOX 15510 DEL CITY OK 731153740	14.6%	73	499	.0%	0	43
831488	FIRST NATIONAL BANK IN DURANT P O BOX 309 DURANT OK 747010000	14.2%	42	294	.0%	0	18
831726	BANC FIRST-SHAWNEE STUDENT LOAN DEPT P.O. BOX 1608 SHAWNEE OK 748021608	14.0%	406	2,899	.7%	2	252
824607	OKLAHOMA STUDENT LOAN AUTHORITY 4545 NORTH LINCOLN BLVD STE 66 OKLAHOMA CITY OK 731050000	13.5%	334	2,466	.8%	2	243
828353	LOCAL FEDERAL BANK FSB 3601 NW 63RD ST, PO BOX 26020 OKLAHOMA CITY OK 731260020	13.5%	256	1,883	.8%	1	113
829930	ROCKWELL BANK, N.A. P O BOX 32608 OKLAHOMA CITY OK 731230000	13.3%	104	777	.0%	0	65
809063	BANK OF OKLAHOMA P O BOX 2300 TULSA OK 741920000	13.2%	643	4,855	.0%	0	355
830841	BOATMEN'S NATIONAL BANK OF OKLAHOMA 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000	13.2%	503	3,784	7.2%	36	496
831062	BOATMAN'S NATIONAL BANK OF OKLAHOMA 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000	12.0%	65	540	8.3%	3	36

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
812145	FIRST AMERICAN BANK & TRUST COMPANY 324 W MAIN BOX 431 ATTN R. GARMAN PURCELL OK 730800000	11.4%	4	35	.0%	0	1
831003	THE SECURITY NATIONAL BANK AND TRUS PO BOX 900 NORMAN OK 730700000	11.3%	132	1,163	.0%	0	103
818280	LIBERTY FEDERAL SAVINGS BANK PO BOX 1028 ENID OK 737021028	11.2%	24	214	.0%	0	19
809081	STILLWATER NATIONAL BANK & TRUST CO P.O.BOX 1988 STILLWATER OK 740760000	10.5%	740	7,042	.7%	5	633
808990	FIRST FIDELITY BANK, N.A. PO BOX 32282 OKLAHOMA CITY OK 731230000	10.2%	15	146	.0%	0	16
828352	LIBERTY BANK & TRUST CO. OF OKC, NA PO BOX 25848, ATTN: W A ROGERS OKLAHOMA CITY OK 731250848	9.5%	26	273	.0%	0	40
831085	BOATMEN'S NATIONAL BANK OF OKLAHOMA 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000	9.4%	18	190	.0%	0	16
828357	GRAND FEDERAL SAVINGS BANK PO BOX 1809 GROVE OK 743441809	9.0%	5	55	.0%	0	1
831014	CONTINENTAL FEDERAL S & L PO BOX 838 OKC OK 731010838	8.3%	9	108	.0%	0	4
831461	FDIC AS RECEIVER/TASCOSA NATL BANK PO BOX 26208 OKLAHOMA CITY OK 731260000	8.1%	7	86	.0%	0	1
815677	OKLAHOMA CENTRAL CREDIT UNION P O BOX 471227 TULSA OK 741470000	7.9%	10	126	.0%	0	11
831047	CONTINENTAL FEDERAL S & L ASSN PO BOX 838 OKC OK 731010000	7.8%	19	241	.0%	0	3
818896	ATOKA STATE BANK PO BOX 718 ATOKA OK 745250000	7.1%	3	42	.0%	0	11
823179	EXCHANGE NATIONAL BANK PO BOX 789 ARDMORE OK 734020789	6.4%	2	31			
809004	FIRST NATIONAL BANK & TRUST COMPANY LOCK BOX NO 31 BLACKWELL OK 746310000	6.0%	2	33	.0%	0	2
830555	COMMUNITY NATIONAL BANK P O BOX 943 1729 COLLEGE BLVD ALVA OK 737170000	5.5%	2	36	.0%	0	4

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
821737	OSU-LEW WENTZ FOUNDATION PO BOX 1988 %STILLWATER NATL BNK STILLWATER OK 740760000	4.9%	3	61	.0%	0	6
831405	BOATMEN'S NATIONAL BANK OF OKLAHOMA 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000	4.2%	5	118			
816376	TINKER FEDERAL CREDIT UNION P O BOX 45750 TINKER AFB OK 731450000	3.7%	21	561	3.7%	21	554
820422	CONTINENTAL FEDERAL S & L ASSN/RTC ARTHR ANDERSON CO 20E 5TH ST STE900 TULSA OK 741030000	3.4%	3	88	.0%	0	5
828387	LOCAL AMERICA BANK PO BOX 26020 OKLAHOMA CITY OK 731260020	3.0%	1	33			
815716	TULSA FEDERAL EMPLOYEE CREDIT UNION P O BOX 267 TULSA OK 741010000	2.2%	2	87	.0%	0	1
831323	TULSA TEACHERS CREDIT UNION P.O. BOX 4999 TULSA OK 741590999	2.1%	5	232	1.1%	2	169
830307	WEOKIE CREDIT UNION P O BOX 26090 OKLAHOMA CITY OK 731260090	1.1%	1	87	1.1%	1	84
825053	THE BANK OF WOODWARD PO BOX 68 WOODWARD OK 738019990	.0%	0	36	.0%	0	2

--OREGON--

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
809216	INLAND EMPIRE BANK PO BOX 1170 HERMISTON OR 978383170	11.4%	4	35	.0%	0	8
822439	WESTERN BANK P O BOX 4150 BEAVERTON OR 970764150	6.0%	18	298	.0%	0	113
829004	U-LANE-O CREDIT UNION PO BOX 1493 EUGENE OR 974401493	5.8%	18	310	.0%	0	102
831024	SELCO CREDIT UNION 299 EAST 11TH P O BOX 7487 EUGENE OR 974010487	5.5%	12	215	.0%	0	59
832442	OSU FEDERAL CREDIT UNION 148 NW 25TH, PO BOX 306 CORVALLIS OR 973390000	4.2%	9	210	4.3%	9	208
809206	THE COMMERCIAL BANK 150 W ELLENDALE DALLAS OR 973380000	3.4%	3	87	.0%	0	43
809224	SECURITY PACIFIC BANK OREGON PO BOX 6400 UNIT 2812 PORTLAND OR 972286400	2.8%	8	279	.0%	0	12
828401	JACKSON COUNTY FED SAVINGS & LOAN 1225 CRATER LAKE AVE. MEDFORD OR 975040000	2.6%	1	38			
809199	CITIZENS BANK PO BOX 30 CORVALLIS OR 973390030	1.8%	1	54	3.4%	1	29
828534	NEIGHBORS OF WOODCRAFT P.O.BOX 769 OREGON CITY OR 970450052	.2%	1	403	.3%	1	302
829737	FAR WEST FEDERAL BANK 421 SW 6TH PORTLAND OR 972040000	.0%	0	69	.0%	0	12
830698	MARION & POLK SCHOOLS CREDIT UNION 1900 HINES STREET SE SALEM OR 973020000	.0%	0	89	.0%	0	34

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--PENNSYLVANIA--							
823441	BEREAN SAVINGS ASSOCIATION 5228 CHESTNUT STREET PHILADELPHIA PA 191390000	32.3%	120	371	33.6%	42	125
831140	MELLON BANK-MARYLAND 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	30.1%	459	1,524	30.2%	477	1,577
832454	UNITED BANK OF PHILADELPHIA 714 MARKET ST., SHAWN JEAN-MARIE PHILADELPHIA PA 191062397	24.8%	56	225	25.2%	56	222
830447	MELLON BANK, NA 2 MELLON BANK CENTER, ROOM 875 PITTSBURGH PA 152590002	11.9%	563	4,728	11.5%	728	6,324
828926	HARRIS SAVINGS BANK PO BOX 1711 CONSUMER LOAN DEPT HARRISBURG PA 171051711	10.9%	23	211	.0%	0	27
809459	ELDERTON STATE BANK PO BOX 427 ELDERTON PA 157360000	10.8%	4	37	13.3%	4	30
827253	KEYSTONE BANK 130 COURT ST. ATTN:DIANNE EVERS WILLIAMSPORT PA 177010000	10.5%	16	152	17.7%	11	62
813544	GREAT AMERICAN FED SAVINGS & LOAN 4750 CLAIRTON BOULEVARD PITTSBURGH PA 152360000	10.2%	66	647	13.4%	38	283
832205	DROVERS AND MECHANICS BANK 30 SOUTH GEORGE ST YORK PA 174010000	10.2%	5	49	.0%	0	4
826793	FIRST PEOPLES NATIONAL BANK P O BOX 1268 NARROWS SHOPPING CENTE KINGSTON PA 187040000	10.0%	4	40	.0%	0	4
812731	MERIDIAN BANK PO BOX #189 READING PA 196030000	9.9%	695	7,002	12.1%	72	592
813726	MELLON BANK-DELAWARE 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	9.6%	51	526	10.1%	55	543
821920	FIRSTRUST SAVINGS BANK CASTOR & COTTMAN AVE ATTN:LITWINCZU PHILADELPHIA PA 191110000	9.5%	57	599	9.8%	56	569
809371	CITIZENS NATIONAL BANK OF ASHLAND 735 CENTRE STREET ASHLAND PA 179210000	9.0%	3	33	9.3%	3	32
813359	FIRST WESTERN BANK, FSB, C/O FW OPS P.O. BOX 1488 NEW CASTLE PA 161031488	8.9%	11	123	.0%	0	6
807582	MIDLANTIC NATL BK%PNC BK-STACY GRAY 2 PNCPLZ P2PTPP-14-1 620 LIBERTY AV PITTSBURGH PA 152222719	8.8%	223	2,532	3.9%	4	101

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
813503	FIRST FEDERAL SAVINGS AND LOAN ASSO 118 MILL STREET BRISTOL PA 190070000	8.5%	18	210	13.0%	3	23
828953	COMMERCE BANK PO BOX 8599 CAMP HILL PA 170118599	8.4%	12	142	13.3%	4	30
827447	NBO NATIONAL BANK 128 LACKAWANNA ST OLYPHANT PA 184470010	8.3%	3	36	27.2%	3	11
827276	ELVERSON NATIONAL BANK 83 WEST MAIN STREET ELVERSON PA 195200000	8.0%	8	100	8.6%	8	92
809640	FIRST VALLEY BANK 639 SOUTH MAIN ST WILKES-BARRE PA 187730000	7.9%	10	126	.0%	0	12
809921	PNC EDUCATION LOAN CENTER % S. GRAY 2PNCPLZ P2-PTPP-22-1 620 LIBERTY AV PITTSBURGH PA 152222719	7.8%	2,004	25,506	8.6%	2,391	27,690
813517	FIRST FEDERAL SAVINGS BANK DONNER AVENUE AT 6TH STREET MONESSEN PA 150620000	7.5%	6	79	9.0%	6	66
831719	THE LAW ACCESS LOAN PROGRAM 2 MELLON BANK CENTER - 152-0875 PITTSBURGH PA 152590002	7.5%	9	119	7.8%	9	114
826456	THE DIME BANK 820-822 CHURCH STREET HONESDALE PA 184310000	7.4%	5	67	.0%	0	7
822583	DOLLAR BANK 2700 LIBERTY AVE PITTSBURGH PA 152300000	7.3%	102	1,388	3.3%	4	118
809321	APOLLO TRUST COMPANY 201 NORTH WARREN AVENUE APOLLO PA 156130000	7.2%	7	96	7.9%	7	88
812954	PENNA NATIONAL BANK & TRUST CO. 1 SOUTH CENTER ST C/O J.E. BORIS POTTSVILLE PA 179010000	6.9%	35	505	24.1%	22	91
812886	MUNCY BANK AND TRUST COMPANY 2 NO MAIN STREET MUNCY PA 177560000	6.8%	4	58	8.3%	4	48
822815	WASHINGTON FEDERAL SAVINGS BANK 77 SOUTH MAIN STREET WASHINGTON PA 153019985	6.8%	14	203	8.0%	14	175
828438	FIRST FEDERAL SAVINGS & LOAN ASSN 56 FRALEY STREET KANE PA 167350000	6.8%	3	44	7.3%	3	41
810028	FIRST NATIONAL BANK OF HERMINIE FIRST FINANCIAL CENTER IRWIN PA 156424500	6.6%	8	121	.0%	0	11

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FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
813329	FIRST F.S.B. OF NEW CASTLE 25 NORTH MILL ST NEW CASTLE PA 161030000	6.6%	15	227	.0%	0	15
813395	CENTURY NATIONAL BANK & TRUST COMPA 1001 PENNSYLVANIA AVE MONACA PA 150610000	6.6%	15	227	8.0%	15	186
813532	FIRST FEDERAL SAVINGS AND LOAN ASSO 25 E HIGH STREET WAYNESBURG PA 153700000	6.6%	5	75	7.0%	5	71
822613	CENTRAL PA SAVINGS ASSOCIATION 1695 STATE STREET EAST PETERSBURG PA 175200000	6.5%	5	76	4.6%	3	65
828905	INVESTMENT SAVINGS BANK 1201 EIGHTH AVENUE ALTOONA PA 166020000	6.5%	4	61	.0%	0	1
828928	NORTHSIDE DEPOSIT BANK 5000 MCKNIGHT ROAD PITTSBURGH PA 152370000	6.5%	6	92	.0%	0	24
824619	COMMONWEALTH BANK AND TRUST COMPANY 10 N 5TH ST. CALLOWHILL BLDG READING PA 196010000	6.4%	42	653	.0%	0	37
826592	CTCE FEDERAL CREDIT UNION PO BOX 13385 READING PA 196123385	6.4%	5	77	7.5%	5	66
809835	NORTHERN CENTRAL BANK 102 WEST FOURTH STREET WILLIAMSPORT PA 177010000	6.3%	53	837	.0%	0	61
830785	PEOPLES HOME SAVINGS BANK 1670 OHIO RIVER BLVD BADEN PA 150051207	6.3%	6	94	.0%	0	5
809452	DEPOSIT BANK PO BOX 607A DUBOIS PA 158010000	6.2%	16	254	.0%	0	32
822612	PRIME BANK 6425 RISING SUN AVE PHILADELPHIA PA 191110000	6.1%	7	114	.0%	0	10
828707	SOVEREIGN BANK FSB/DIV OF S. BANCOR 1130 BERKSHIRE BOULEVARD WYOMISSING PA 196100000	6.1%	36	587	.3%	12	3,006
828899	RELIANCE SAVINGS ASSOCIATION 226 WEST PLANK ROAD ALTOONA PA 166020000	6.1%	8	131	.0%	0	11
810084	FULTON COUNTY NATIONAL BANK (AMPEL) PO BOX 38 MCCONNELLSBURG PA 172330000	6.0%	2	33	6.4%	2	31
822480	THREE RIVERS BANK & TRUST COMPANY STUDENT LOAN DEPT. 500 FIFTH AVE. MCKEESPORT PA 151320000	6.0%	22	364	16.3%	9	55

		ORIGINATING LENDERS			CURRENT HOLDERS		
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809563	FIRST NATIONAL BANK OF PENNSYLVANIA 4140 E. STATE ST., ATT DEB. GARZONI HERMITAGE PA 161480000	5.9%	32	534	.0%	0	54
809617	MELLON BANK NA (MELLON PSFS) 2 MELLON BANK CENTER, ROOM 875 PITTSBURGH PA 152590002	5.9%	365	6,177	5.6%	301	5,313
812967	PENN SECURITY BANK & TRUST CO 522 526 CEDAR AVE SCRANTON PA 185050000	5.9%	25	420	6.4%	25	387
809965	QUAKERTOWN NATIONAL BANK PO BOX 9005 QUAKERTOWN PA 189519005	5.8%	9	154	.0%	0	6
828143	CAMBRIA COUNTY FEDERAL SAVINGS & LO PO BOX 212 CRESSON PA 166300212	5.7%	2	35	12.5%	1	8
830977	POLICE & FIRE FEDERAL CREDIT UNION 901 ARCH ST PHILADELPHIA PA 191070000	5.7%	29	506	5.5%	25	452
813421	CITIZENS NATIONAL BANK OF EVANS CIT PO BOX 407 EVANS CITY PA 160330407	5.6%	7	125	5.9%	7	118
813493	FIRST KEYSTONE FEDERAL SVGS & LOAN 22 WEST STATE STREET BOX 567 MEDIA PA 190630000	5.6%	4	71	.0%	0	3
809498	COMMUNITY BANK & TRUST CO 521 MAIN STREET FOREST CITY PA 184210000	5.5%	9	163	4.1%	1	24
809674	IRWIN BANK & TRUST COMPANY 309 MAIN STREET IRWIN PA 156420000	5.5%	13	236	.0%	0	15
809747	MELLON BANK NA (WESTERN REGION) 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	5.5%	232	4,210	5.0%	292	5,788
824705	PATRIOT FEDERAL CREDIT UNION PO BOX 778 CHAMBERSBURG PA 172010778	5.4%	6	110	6.1%	6	97
828537	LA BANK, N.A. 120 N KEYSER AVE, P O BOX 790 SCRANTON PA 185040000	5.4%	4	74	.0%	0	4
809312	MID-STATE BANK 130 COURT STREET WILLIAMSPORT PA 177010000	5.3%	37	692	.0%	0	51
813331	CHARLEROI FEDERAL SAVINGS AND LOAN PO BOX 209 CHARLEROI PA 150220000	5.3%	7	132	4.9%	5	102
813411	COMMERCIAL NATIONAL BANK OF WESTMOR PO BOX 429 LATROBE PA 156500000	5.3%	10	187	.0%	0	20

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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
828963	FIDELITY FEDERAL SVGS & LOAN ASSN 6958 TORRESDALE AVENUE PHILADELPHIA PA 191350000	5.3%	5	93	.0%	0	3
832766	ATLANTIC CENTRAL BANKERS BANK PO BOX PO BOX 1 CAMPHILL PA 170011109	5.3%	8	149	.0%	0	2
810088	FULTON FINANCIAL CORP. 1695 STATE ST PO BOX 8 EAST PETERSBURG PA 175200008	5.2%	37	702	5.0%	34	667
816027	PARKVALE SAVINGS ASSN 4220 WILLIAM PENN HWY MONROEVILLE PA 151460000	5.2%	11	209	.0%	0	10
809308	ALLEGHENY VALLEY BANK OF PITTSBURGH 5137 BUTLER STREET PITTSBURGH PA 152010000	5.1%	7	135	6.1%	7	113
813389	FIRST COMMONWEALTH F.C.U. PO BOX 20030, 450 UNION BOULEVARD ALLENTOWN PA 181030000	5.1%	4	78	.0%	0	25
828718	COMPASS BANK 541 SOUTH LAWRENCE ROAD BROOMALL PA 190083599	5.1%	4	77	6.0%	4	66
809444	DOWNINGTOWN NATIONAL BANK 4 BRANDYWINE AVE DOWNINGTOWN PA 193350000	5.0%	4	79	6.1%	4	65
809516	NBOC BANK, ATTN: R. ROBINSON 626 PHILADELPHIA ST; THRIFT BLDG INDIANA PA 157010000	5.0%	19	374	.0%	0	33
809479	FARMERS TRUST COMPANY 817 CUMBERLAND ST P O BOX 478 LEBANON PA 170420000	4.9%	7	142	5.7%	8	138
820872	ELLWOOD FEDERAL SAVINGS & LOAN ASSO PO BOX 351 ELLWOOD CITY PA 161170000	4.9%	7	142	5.6%	7	123
809514	SOUTHWEST NATIONAL BANK OF PENNSYLV 111 S MAIN ST PO BOX 760 GREENSBURG PA 156010000	4.8%	27	558	4.7%	26	544
812950	FIRST NATIONAL BANK OF BERWICK 111 WEST FRONT ST BERWICK PA 186030000	4.8%	4	83	.0%	0	8
828912	USSCO JOHNSTOWN FEDERAL CREDIT UNIO 522 CENTRAL AVENUE. JOHNSTOWN PA 159020000	4.8%	2	41	5.2%	2	38
810079	CORESTATES FPB J. NEWELL VP FC 1-9-81-80 510 WALNUT ST PHILADELPHIA PA 191060000	4.7%	3	63			
813509	FRANKLIN FIRST SAVINGS BANK 44 WEST MARKET STREET WILKES BARRE PA 187730449	4.7%	22	464	.0%	0	35

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		ORIGINATING LENDERS			CURRENT HOLDERS		
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809565	FIRST WESTERN BANK, N.A. P.O. BOX 1488 101 E WASHINGTON ST NEW CASTLE PA 161031488	4.6%	27	583	.0%	0	42
810094	MELLON BANK NA (COMMONWEALTH REG) 2 MELLON BANK CENTER RM 152-0875 PITTSBURGH PA 152590002	4.6%	35	752	5.3%	34	640
813403	S & T BANK POST OFFICE BOX 190 INDIANA PA 157010000	4.6%	38	813	4.1%	3	73
813420	MARION CENTER NATIONAL BANK 201 EAST MAIN STREET PO BOX 195 MARION CENTER PA 157590000	4.6%	3	65	3.2%	2	61
826528	FIDELITY DEPOSIT & DISCOUNT BANK COR BLAKELY & DRINKER STS DUNMORE PA 185120000	4.6%	4	86	.0%	0	11
809519	FIRST CITIZENS NATIONAL BANK 15 S. MAIN ST. MANSFIELD PA 169331507	4.5%	8	174	.0%	0	15
809839	MELLON BANK NA (NORTHERN REGION) 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	4.5%	38	828	.5%	40	7,815
812836	WAYNE BANK PO BOX 269 HONESDALE PA 184310000	4.5%	4	88	.0%	0	7
809550	COMMUNITY NATL BANK OF NW PA 53 EAST STATE ST ALBION PA 164010000	4.4%	2	45	.0%	0	2
809706	LEWISTOWN TRUST COMPANY PO BOX 270 LEWISTOWN PA 170440270	4.4%	2	45	5.0%	2	40
820254	FIRST BANK OF LEECHBURG 152 MARKET STREET LEECHBURG PA 156560000	4.4%	4	89	.0%	0	14
831053	SLMA/LOAN SERVICING CENTER/PENNSYLV 220 LASLEY AVENUE, GUAR COMPLMGR WILKES-BARRE PA 187060000	4.4%	8	178	12.3%	10,206	82,312
810021	FIRST BANK INC. AS COMMONWEALTH BNK ONE SOUTH MAIN STREET PITTSTON PA 186480000	4.3%	4	93	.0%	0	8
820284	YORK FEDERAL SAVINGS AND LOAN ASSOC PO BOX 15068 YORK PA 174057068	4.3%	15	346	4.3%	13	298
828945	INDIANA FIRST SAVINGS BANK 935 PHILADELPHIA ST INDIANA PA 157010000	4.3%	4	92	.0%	0	3
809790	MELLON BANK N.A. NORTHEASTERN 2 MELLON BANK CENTER ROOM 950 PITTSBURGH PA 152590002	4.2%	28	665	.0%	0	86

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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819414	BENEFICIAL MUTUAL SAVINGS BANK 106 SO. 16TH STREET (STUDENT LOAN D PHILA PA 191022896	4.2%	31	722	4.2%	30	698
822609	OLD FORGE BANK 216 S MAIN ST ATTN: JUDY STRONG OLD FORGE PA 185180000	4.2%	3	71	.0%	0	4
828836	PHOENIXVILLE FEDERAL SVGS & LOAN AS MAIN AND HALL STS PHOENIXVILLE PA 194600000	4.2%	5	118	3.9%	4	101
810173	UNITED STATES NATIONAL BANK IN JOHN MAIN & FRANKLIN ST, P O BOX 520 JOHNSTOWN PA 159070520	4.1%	24	581	.0%	0	47
809428	CURWENSVILLE STATE BANK PO BOX 29 CURWENSVILLE PA 168330000	4.0%	3	74	.0%	0	10
809709	MELLON BANK NA (CENTRAL REGION) 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	4.0%	38	943	4.3%	35	800
809507	FIRST NATIONAL BANK AND TRUST C 40 SOUTH STATE STREET NEWTOWN PA 189400000	3.9%	8	203	4.5%	8	177
809659	HONESDALE NATIONAL BANK 733 MAIN STREET HONESDALE PA 184310000	3.8%	2	52	4.2%	2	47
813354	PENNSYLVANIA NATL BK/KEYSTONE FIN 130 COURT STREET WILLIAMSPORT PA 177010000	3.8%	4	103	.0%	0	11
827445	THIRD FEDERAL SAVINGS BANK 3 PENNS TRAIL STUDENT LOANS NEWTOWN PA 189403433	3.8%	6	154	4.9%	6	121
809335	FIRST COLUMBIA BANK & TRUST CO 11 W MAIN ST BLOOMSBURG PA 178150000	3.7%	3	80	.0%	0	4
810123	THE YORK BANK AND TRUST CO. 109 WEST MARKET STREET YORK PA 174010000	3.7%	19	504	.0%	0	58
820341	PFC BANK 363 BROAD ST. PO BOX 186 NEW BETHLEHEM PA 162420186	3.7%	8	214	3.4%	5	144
828841	CITIZENS AND NORTHERN BANK 428 MAIN STREET TOWANDA PA 188480000	3.7%	7	186	.0%	0	15
828944	EAST STROUDSBURG SAVINGS ASSOCIATIO 744 MAIN STREET P O BOX L STROUDSBURG PA 183600000	3.7%	7	186	4.6%	7	150
809685	LAFAYETTE BANK PO BOX 25091 LEHIGH VALLEY PA 180025091	3.6%	8	218	4.9%	10	203

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
828924	AES/PHEAA BOX 1465-ATTN: COMPTROLLER HARRISBURG PA 171050000	3.5%	607	16,979	5.8%	1,697	29,055
809998	EPHRATA NATIONAL BANK 31 EAST MAIN ST, PO BOX 457 EPHRATA PA 175220457	3.4%	3	88	3.7%	3	80
810228	WILLIAMSPORT NATIONAL BANK 329 PINE STREET WILLIAMSPORT PA 177010000	3.4%	11	316	16.6%	8	48
824515	UNIVERSITY OF PENN. ATTN G. KROPIEW ROOM 200 FRANKLIN BUILDING 3451 WAL PHILADELPHIA PA 191040000	3.4%	2	58	.0%	0	3
828957	PHILADELPHIA FEDERAL CREDIT UNION 216 W. WASHINGTON SQ. PHILADELPHIA PA 191060000	3.4%	7	201	2.6%	5	191
809874	PEOPLES STATE BANK PO BOX 217 WYALUSING PA 188530000	3.3%	2	59	.0%	0	10
810024	FIRST PHILSON BANK P O BOX 220 BERLIN PA 155300220	3.3%	3	90	2.5%	2	79
812688	DAUPHIN DEPOSIT BANK & TRUST CO., S PO BOX 2961 3607 DERRY ST HARRISBURG PA 171050000	3.3%	47	1,388	3.5%	7	200
813409	OMEGA BANK, N.A. 1480 E COLLEGE AVE STATE COLLEGE PA 168010000	3.3%	24	706	.0%	0	72
822031	SUMMIT BANK P O BOX 5480 JOHNSTOWN PA 159040000	3.3%	1	30	9.0%	1	11
809990	SPRING GROVE NATIONAL BANK PO BOX 179 SPRING GROVE PA 173620179	3.2%	1	31	.0%	0	10
828920	CENTRAL BANK P O BOX 503 HOLLIDAYSBURG PA 166480503	3.2%	6	184	11.4%	4	35
809323	WEST BRANCH VALLEY 1640 HIGH STREET WILLIAMSPORT PA 177010000	3.1%	1	32	.0%	0	9
827620	NORTH PENN SAVINGS AND LOAN ASSOCIA 216 ADAMS AVENUE SCRANTON PA 185031692	3.1%	1	32	4.3%	1	23
809322	AUTO WORKERS FEDERAL CREDIT UNION 6010 MOUNTAIN VIEW DR WEST MIFFLIN PA 151220000	3.0%	1	33	3.5%	1	28
809478	FARMERS TRUST COMPANY ONE WEST HIGH STREET CARLISLE PA 170130000	3.0%	9	7	3.2%	9	280

Office of Postsecondary Education
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809678	JOHNSTOWN BANK AND TRUST COMPANY PO BOX 98 JOHNSTOWN PA 159010098	3.0%	28	926	.0%	0	95
812880	MERCER COUNTY STATE BANK 287 MAIN ST SANDY LAKE PA 161450000	3.0%	2	65	14.2%	2	14
820280	BENCHMARK FEDERAL CU 800 EAST MARKET ST WEST CHESTER PA 193820000	3.0%	1	33	.0%	0	30
828876	SCIENCE PARK EMPLOYEES C.U. 650 N SCIENCE PARK RD STATE COLLEGE PA 168032220	3.0%	1	33	.0%	0	14
831044	MELLON BANK-USAF 2 MELLON BANK CENTER, 152-0875 PITTSBURGH PA 152590002	3.0%	1	33			
809366	CITIZENS BANK & TRUST COMPANY PO BOX 196 PALMERTON PA 180710000	2.9%	1	34	.0%	0	3
813524	FIRST FEDERAL S&L ASSOC. OF HAZLETO PO BOX 950 HAZLETON PA 182010950	2.9%	5	168	.0%	0	9
819087	GLEN ROCK STATE BANK P O BOX 127 GLEN ROCK PA 173270000	2.9%	1	34	3.4%	1	29
828303	M-C FEDERAL CREDIT UNION PO BOX 329 DANVILLE PA 178210000	2.9%	1	34	3.2%	1	31
809470	FARMERS & MERCHANTS TRUST COMPANY PO BOX T CHAMBERSBURG PA 172010819	2.8%	3	104	.0%	0	14
809675	JERSEY SHORE STATE BANK PO BOX 5098 JERSEY SHORE PA 177400000	2.8%	4	140	3.7%	4	108
812946	FARMERS FIRST BANK 24 NORTH CEDAR ST LITITZ PA 175430000	2.8%	11	390	7.6%	6	78
826144	FIRST AMERICAN NATIONAL BANK OF PA 140 EAST MAIN ST EVERETT PA 155370000	2.8%	2	70	3.2%	2	62
826485	MAIN LINE BANK TWO ALDWYN CENTER LANCASTER AVENUE VILLANOVA PA 190850000	2.8%	8	284	.0%	0	15
828909	MIFFLIN COUNTY SAVINGS & LOAN ASSOC PO BOX 711 LEWISTOWN PA 170440711	2.8%	1	35	2.9%	1	34
828943	ERIE SCHOOL EMP FCU 1109 EAST 38TH STREET ERIE PA 165041898	2.8%	2	69	3.1%	2	64

		/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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809475	FARMERS NATIONAL BANK OF EMLENTON 612 MAIN STREET EMLENTON PA 163730000	2.7%	2	74	2.8%	2	70
809477	MID PENN BANK PO BOX 205 DALMATIA PA 170170000	2.7%	2	74	2.7%	2	74
809547	FIRST NATL BK PORT ALLEGANY (AMPEL) 64 MAIN STREET PORT ALLEGANY PA 167430000	2.7%	1	36	2.8%	1	35
809713	MARS NATIONAL BANK BOX 927 MARS PA 160460000	2.7%	3	109	3.1%	3	94
810018	FIRST NATIONAL BANK OF MCCONNELLSBU 101 LINCOLN WAY WEST MCCONNELLSBURG PA 172330000	2.7%	1	36	3.0%	1	33
810171	UNION NATIONAL MOUNT JOY BANK PO BOX 567 MOUNT JOY PA 175520567	2.7%	2	73	.0%	0	14
813371	FIRST SAVINGS BANK OF PERKASIE 1129 NORTH 5TH STREET, PO BOX 176 PERKASIE PA 189440176	2.7%	1	36	4.0%	1	25
813413	PEOPLES NATIONAL BANK OF LEBANON PA 8TH & CUMBERLAND STS LEBANON PA 170420000	2.7%	2	74	.0%	0	1
821914	KEYSTONE SAVINGS BANK 90 HIGHLAND AVENUE BETHLEHEM PA 180179099	2.7%	3	109	3.1%	3	94
822795	FIRST AMERICAN SAVINGS STUD LOAN DEPT 6855 FRANKFORD AVE PHILADELPHIA PA 191350000	2.7%	4	148	.0%	0	20
828917	HERITAGE VALLEY F.C.U. P O BOX 3617 YORK PA 174020617	2.7%	1	36	2.9%	1	34
809429	CENWEST BANK PO BOX 1040 JOHNSTOWN PA 159070000	2.6%	5	188	.0%	0	25
820283	LAUREL SAVINGS ASSN 363 BUTLER ST ETNA PA 152232124	2.6%	2	76	.0%	0	6
809988	SOMERSET TRUST COMPANY 151 WEST MAIN STREET SOMERSET PA 155010000	2.5%	2	78	.0%	0	6
810010	COMMUNITY BANK NATIONAL ASSOCIATION PO BOX 357 CARMICHAELS PA 153200357	2.5%	4	160	.0%	0	23
813399	BLUE BALL NATIONAL BANK PO BOX 580 BLUE BALL PA 175060000	2.5%	2	80	.0%	0	4

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828913	PRESTIGE BANK 710 OLD CLAIRTON ROAD PITTSBURGH PA 152364300	2.5%	1	39	3.1%	1	32
809374	CITIZENS NATIONAL BANK OF SOUTHERN PO BOX 400 GREENCASTLE PA 172250400	2.4%	2	81	5.5%	1	18
810104	THE MERCHANTS NATIONAL BANK OF KITT PO BOX 958 KITTANNING PA 162010000	2.4%	3	121	2.7%	3	109
828141	NORTHWEST SAVINGS BANK 121 WEST 26TH STREET ERIE PA 165080000	2.4%	20	823	2.1%	17	780
818712	FIRST NAT'L BANK OF SLIPPERY ROCK 100 SOUTH MAIN ST SLIPPERY ROCK PA 160570000	2.3%	6	251	.0%	0	29
818717	GERMANTOWN SAVINGS BANK CITY LINE & 1 BELMONT AV BALA-CYNWYD PA 190041646	2.3%	1	43	.0%	0	4
825071	FIDELITY SAVINGS ASSOCIATION 1009 PERRY HIGHWAY PITTSBURGH PA 152370000	2.3%	2	84	.0%	0	5
810013	FIRST UNITED NATIONAL BANK BOX 7 FRYBURG PA 163260000	2.2%	1	45	2.4%	1	41
813419	PEOPLES BANK OF GLEN ROCK 109 LEADER HEIGHTS RD YORK PA 174030000	2.2%	2	90	.0%	0	4
809643	HARLEYSVILLE NATIONAL BANK AND TRUS 483 MAIN STREET HARLEYSVILLE PA 194380000	2.1%	6	273	3.4%	3	86
809680	JUNIATA VALLEY BANK 2 SOUTH MAIN STREET MIFFLINTOWN PA 170590000	2.1%	1	47	.0%	0	6
810166	UNION NATIONAL BANK & TRUST COMPANY 10 WEST BROAD STREET SOUDERTON PA 189640000	2.1%	5	230	2.5%	5	199
809324	BANK OF HANOVER & TRUST COMPANY 25 CARLISLE STREET HANOVER PA 173310000	2.0%	3	149	.0%	0	21
824850	KISHACOQUILLAS NATIONAL BANK 310 EAST MAIN STREET BELLEVILLE PA 170040000	2.0%	1	50	2.1%	1	46
828835	BRANDYWINE SAVINGS BANK PASA PO BOX 171 DOWNINGTOWN PA 193350000	2.0%	1	49	.0%	0	4
810049	PIONEER AMERICAN BANK, NA 41 NORTH MAIN STREET CARBONDALE PA 184070000	1.9%	4	205	.0%	0	43

BEST COPY AVAILABLE

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
819113	WEST MILTON STATE BANK PO BOX 69 WEST MILTON PA 178860069	1.9%	2	101	2.2%	2	88
828893	PENNSYLVANIA STATE EMPLOYEES CREDIT P O BOX 1006 HARRISBURG PA 171080000	1.9%	15	774	.0%	0	59
809779	HERITAGE NATIONAL BANK 120 SOUTH CENTRE ST POTTSVILLE PA 179010000	1.8%	2	110	1.9%	2	102
812933	THE NATIONAL BANK OF NORTH EAST 17-19 WEST MAIN ST NORTH EAST PA 164280000	1.8%	1	53	.0%	0	8
812965	HERITAGE NATIONAL BANK 120 S CENTER STREET POTTSVILLE PA 179010000	1.8%	1	55	.0%	0	4
815820	FIRST NATIONAL TRUST BANK 400 MARKET STREET SUNBURY PA 178010000	1.8%	3	162	12.5%	3	24
821801	PENNVIEW SAVINGS BANK, UNIVEST PLAZA 14 MAIN ST SOUDERTON PA 189640000	1.7%	1	56	.0%	0	9
813380	DIAMOND FEDERAL CREDIT UNION 1600 MEDICAL DRIVE POTTSTOWN PA 194640000	1.6%	1	62	1.8%	1	55
813381	RIVERFRONT FEDERAL CREDIT UNION 430 S 4TH STREET READING PA 196022698	1.6%	1	59	1.8%	1	53
828930	ATLANTIC EMPLOYEES FCU INDEPENDENCE BLDG 110 CHESLEY DRIVE MEDIA PA 190631793	1.6%	1	59	.0%	0	18
812910	THE BRYN MAWR TRUST CO 801 LANCASTER AVE BRYN MAWR PA 190100000	1.5%	2	131	.0%	0	14
831011	SUN EAST FEDERAL CREDIT UNION PO BOX 2231 ASTON PA 190140231	1.5%	1	64	1.7%	1	57
807493	FIRST FIDELITY BANK, NA, NJ 141 GARRETT RD UPPER DARBY PA 190820000	1.4%	2	139			
809870	PEOPLES NATIONAL BANK PO BOX A HALLSTEAD PA 188220000	1.4%	1	69	1.5%	1	63
809420	COUNTY NATIONAL BANK CORNER OF MARKET & 2ND STS CLEARFIELD PA 168300000	1.2%	2	160	.0%	0	16
809383	CLEARFIELD BANK & TRUST COMPANY PO BOX 171 CLEARFIELD PA 168300000	1.1%	1	90	1.2%	1	81

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812873	BANK OF LANCASTER COUNTY, NA 1097 COMMERCIAL AVE./PO BOX 38 EAST PETERSBURG PA 175200038	1.1%	3	251	.0%	0	21
809949	PORTAGE NATIONAL BANK PO BOX 305 PORTAGE PA 159460000	1.0%	1	95	1.1%	1	89
813414	SCOTTDALE BANK & TRUST COMPANY 150 PITTSBURGH STREET SCOTTDALE PA 156830000	1.0%	1	95	1.2%	1	82
826818	MELLON BANK/AMA SOLUTIONS 2 MELLON BANK CTR, ROOM 950 PITTSBURGH PA 152590002	1.0%	1	96	.0%	0	7
810012	COMMUNITY BANKS, NA 150 MARKET MILLERSBURG PA 170610000	.9%	1	109	.0%	0	10
813385	MEMBERS 1ST FEDERAL CREDIT UNION PO BOX 40 MECHANICSBURG PA 170550000	.9%	2	221	.0%	0	170
809382	CITIZENS TRUST COMPANY 10 NORTH MAIN ST COUDERSPORT PA 169150000	.0%	0	38	.0%	0	4
809393	COMMUNITY STATE BANK OF ORBISONIA P O BOX 8 ORBISONIA PA 172430000	.0%	0	30	.0%	0	6
809464	THE EVERETT BANK 115 EAST MAIN STREET EVERETT PA 155370000	.0%	0	84	.0%	0	73
809538	FIRST NAT'L BANK OF MIFFLINTOWN 2 NORTH MAIN ST. PO BOX 96 MIFFLINTOWN PA 170590000	.0%	0	34	.0%	0	31
809827	NAZARETH NATIONAL BANK AND TRUST CO 3864 ADLER PL- LOAN ACCOUNTING BETHLEHEM PA 180179182	.0%	0	81	.0%	0	12
809831	NORTHEASTERN BANK OF PENNSYLVANIA 201 WYOMING AVENUE SCRANTON PA 185010000				.0%	0	56
809873	PEOPLES BANK AND TRUST COMPANY PITT ST JENNERSTOWN PA 155470000	.0%	0	49	.0%	0	5
809958	PROVIDENT NATIONAL BANK 1700 SANSOM STREET PHILADELPHIA PA 191030000				.0%	0	54
809994	SWINEFORD NATIONAL BANK ROUTES 11 & 15 HUMMELS WHARF PA 178310000	.0%	0	95	.0%	0	5
810023	FIRST NATIONAL BANK PO BOX 8 GREENCASTLE PA 172250000	.0%	0	40	.0%	0	3

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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810141	UNION BANK AND TRUST COMPANY 25 SOUTH CENTRE STREET P O BOX 119 POTTSVILLE PA 179010000	.0%	0	44	.0%	0	41
812888	GUARANTY BANK, N.A. 35 EAST MAIN STREET NANTICOKE PA 186340000	.0%	0	37	.0%	0	32
813494	NORTHWEST SAVINGS BANK P.O. BOX 788 WARREN PA 163650000	.0%	0	50	.0%	0	44
813531	FIRST FEDERAL SAVINGS AND LOAN ASSO 1 WEST MAIN STREET UNIONTOWN PA 154010000	.0%	0	33	.0%	0	26
818690	ALTOONA CONRAIL F.C.U. 3001 SIXTH AVENUE ALTOONA PA 166020000	0%	0	37	.0%	0	32
822531	WEST SHORE TEACHERS FEDERAL CREDIT 1213 SLATE HILL ROAD CAMP HILL PA 170118012	.0%	0	38	.0%	0	32
823945	HARLEYSVILLE SAVINGS BANK 271 MAIN STREET HARLEYSVILLE PA 194382495	.0%	0	49	.0%	0	40
824046	PA CENTRAL FCU 959 EAST PARK DRIVE HARRISBURG PA 171110000	.0%	0	31	.0%	0	22
827096	FIRST NATIONAL COMMUNITY BANK 102 E DRINKER ST DUNMORE PA 185120000	.0%	0	99	.0%	0	8
828090	FIRST NAT'L BANK OF PALMERTON 4TH & LAFAYETTE AVE PO BOX 217 PALMERTON PA 180710000	.0%	0	67	.0%	0	62
828464	WILLOW GROVE FEDERAL SAVINGS & LOAN PO BOX 3030 WELSH & NORRISTOWN RDS MAPLE GLEN PA 190020000	.0%	0	30	.0%	0	16
828582	CROSS VALLEY FCU PO BOX 597 WILKES-BARRE PA 187020000	.0%	0	46	.0%	0	42
828887	NOR CAR FEDERAL CREDIT UNION PO BOX 3489 PALMER PA 180433489	.0%	0	47	.0%	0	30
829503	PENNSYLVANIA HIGHER ED. ASST. AGENC 1200 N. 7TH STREET HARRISBURG PA 171021444				2.1%	10	458
833364	FNB TRUSTEE FOR PNC % S. GRAY 2 PNC PLZ P2-PTPP-22-1 620 LIBERTY PITTSBURGH PA 152222719				.0%	0	1,017

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--PUERTO RICO--							
809300	BANCO POPULAR DE PRTO RICONIVEL GM AVE. PONCE DE LEON 1609 ED. COBIAN SANTURCE PR 009090000	21.2%	1,349	6,346	.0%	0	207
820860	CITIBANK, N.A. PO BOX 71332 SAN JUAN PR 009364106	18.7%	181	967	6.6%	2	30
822691	PONCE FEDERAL BANK, F.S.B. PO BOX 1024 PONCE PR 007331024	18.4%	14	76	.0%	0	3
820233	CHASE MANHATTAN BANK N A PR 254 MUNOZ RIVERA 14TH FL BOX 1990 SAN JUAN PR 009361990	16.5%	133	802	.0%	0	9
822731	BANCO BILBAO VIZCAYA P.O. BOX 364745 SAN JUAN PR 009364745	14.0%	35	249	.0%	0	12
822685	SANTANDER NATIONAL BANK PO BOX 362589 SAN JUAN PR 009362589	12.1%	5	41	11.1%	1	9
822729	BANCO CENTRAL HISPANO PUERTO RICO PO BOX 366270 SAN JUAN PR 009366270	7.8%	3	38	50.0%	1	2
820822	BANCO DE PONCE G.P.O. BOX 3108 SAN JUAN PR 009360000	5.9%	7	118			
822688	FIRST BANK OF PUERTO RICO P.O. BOX 9146 SANTURCE PR 009080146	5.5%	3	54	.0%	0	7

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--RHODE ISLAND--							
801983	BANK OF BOSTON CONNECTICUT 15 WESTMINSTER ST W-02-03 PROVIDENCE RI 029030000	19.9%	150	753	9.5%	34	355
812265	CITIZENS BANK OF CONNECTICUT 1 CITIZENS DR ATTN: PAUL MARINO RIVERSIDE RI 029150000	15.0%	578	3,846	1.0%	1	97
828577	RHODE ISLAND STUDENT LOAN AUTHORITY 560 JEFFERSON BLVD WARWICK RI 028860000	12.6%	293	2,316	13.8%	856	6,165
805204	CITIZENS BANK OF NEW HAMPSHIRE 1 CITIZENS DR ATTN: PAUL MARINO RIVERSIDE RI 029150000	12.2%	241	1,965	15.0%	144	958
810235	FLEET NATIONAL BANK 111 WESTMINSTER STREET PROVIDENCE RI 029030000	11.3%	431	3,785	11.6%	413	3,536
817729	CITIZENS BANK OF MASSACHUSETTS 1 CITIZENS DRIVE STUDENT LOAN DEPT RIVERSIDE RI 029150000	10.8%	58	537	.0%	0	83
805243	BANKBOSTON, NA STUDENT LOANS 15 WESTMINSTER ST MS:RI PRV 02-03W PROVIDENCE RI 029030000	9.8%	445	4,539	6.5%	212	3,261
821168	CITIZENS BANK 1 CITIZENS DR., STUDENT LOAN DEPT RIVERSIDE RI 029153000	9.7%	39	402	.0%	0	88
826548	BANK OF BOSTON 15 WESTMINSTER ST , ATTN: L. COSTA PROVIDENCE RI 029030000	9.6%	268	2,766	.7%	6	824
824270	SOUTH BOSTON SAVINGS BANK 15 WESTMINSTER ST/MAIL RW02-03 PROVIDENCE RI 029030000	9.4%	19	202	.0%	0	38
805348	BANK OF BOSTON /MS RI PROV 02-04-W 15 WESTMINSTER ST/ C/O L COSTA PROVIDENCE RI 029010000	9.2%	51	551	.0%	0	45
810240	CITIZENS BANK OF RHODE ISLAND ONE CITIZENS DR STUDENT LOAN DEPT RIVERSIDE RI 029150000	9.2%	45	484	.0%	0	64
813697	BANKBOSTON, NA STUDENT LOANS 15 WESTMINSTER ST PROVIDENCE RI 029030000	9.0%	921	10,179	4.1%	64	1,525
832048	COVENTRY CREDIT UNION 1584 NOOSENECK HILL COVENTRY RI 028160000	9.0%	4	44			
807329	CITIZEN'S BANK OF NEW HAMPSHIRE 1 CITIZENS DR STUDENT LOAN DEPT. RIVERSIDE RI 029150000	8.7%	196	2,243	20.5%	72	350
815875	BANK OF BOSTON - CONNECTICUT 15 WESTMINSTER STREET PROVIDENCE RI 029030000	8.6%	13	151	.0%	0	2

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
810243	WASHINGTON TRUST COMPANY 23 BROAD STREET WESTERLY RI 028910000	8.1%	14	172			
810241	RHODE ISLAND HOSPITAL TRUST NATL BK 15 WESTMINSTER ST STUD LNS W-02-03 PROVIDENCE RI 029032449	8.0%	75	934	6.4%	33	509
823641	BANK OF NEWPORT PO BOX 450 NEWPORT RI 028400000	7.9%	19	238	.0%	0	10
815878	CITIZENS SAVINGS BANK 1 CITIZENS DR., ATTN: D. MASCIO RIVERSIDE RI 029153000	7.3%	7	95	.0%	0	2
827998	CENTREVILLE SAVINGS BANK 1218 MAIN ST., BRIAN MCGINNIS WEST WARWICK RI 028930000	5.7%	2	35	.0%	0	1
832082	RHODE ISLAND STATE EMPL. C.U. 160 FRANCIS STREET PROVIDENCE RI 029030000	5.6%	5	88	.0%	0	3
805230	BANK OF BOSTON NLMA TRUST III 15 WESTMINSTER ST., PRRI W02-03 PROVIDENCE RI 029030000	5.2%	4	76	7.1%	2	28
812270	EASTLAND SAVINGS BANK 25 CUMMINGS WAY WOONSOCKET RI 028950000	4.9%	8	163	.0%	0	15
824597	BROWN UNIVERSITY IN PROVIDENCE BOX 1950 PROVIDENCE RI 029120000	4.6%	3	64	.0%	0	6
805196	NEW BEDFORD INSTITUTION FOR SAVINGS 286 MAIN STREET PAWTUCKET RI 028600000	3.6%	4	110	.0%	0	24
810236	BANK OF NEW ENGLAND PO BOX 9666 PROVIDENCE RI 029400000	3.3%	4	120	.0%	0	12
830124	FAIRLAWN CREDIT UNION 571 SMITHFIELD AVE PAWTUCKET RI 028620000	3.3%	1	30	.0%	0	1
830179	WESTERLY COMMUNITY CREDIT UNION 122 GRANITE STREET WESTERLY RI 028910000	3.3%	2	60	.0%	0	17
821206	CITIZENS BNK OF RHODE ISLAND ONE CITIZENS DR STUDENT LOAN DEPT RIVERSIDE RI 029150000	2.5%	2	78	.0%	0	13

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--SOUTH CAROLINA--							
830351	SOUTH CAROLINA STUDENT LOAN CORP. PO BOX 21337 COLUMBIA SC 292210000	16.1%	165	1,021	.7%	1	136
833128	S.C. STUDENT LOAN TAXABLE P.O.BOX 21337 COLUMBIA SC 292210000	10.1%	82	806	18.4%	79	429
831867	NATIONSBANK OF SOUTH CAROLINA % S C STUD LN CORP BOX 21487 COLUMBIA SC 292210000	7.4%	66	883	14.7%	64	435
830309	SAFE FEDERAL CREDIT UNION PO BOX 2008 SUMTER SC 291512008	6.1%	3	49	6.5%	3	46
833016	S.C. STUDENT LOAN "93 RES P.O.BOX 21337 COLUMBIA SC 292210000	1.2%	109	8,745	1.2%	107	8,565
999739	S.C. STUDENT LOAN CORPORATION P.O. BOX 21337 COLUMBIA SC 292210000	1.0%	35	3,462	1.2%	38	3,062
833193	S.C. STUDENT LOAN-TAXABLE P.O.BOX 21337 COLUMBIA SC 292211337	.4%	26	5,683	.4%	26	5,661
830160	S.C. STUDENT LOAN CORPORATION PO BOX 21337 COLUMBIA SC 292210000	.0%	0	594	.0%	0	576
831735	THE CITIZENS & SOUTHERN NAT'L BANK % S. C. STUD LOAN CORPBOX 21337 COLUMBIA SC 292210000	.0%	0	32	.0%	0	26

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--SOUTH DAKOTA--							
802995	NORWEST BANK-SOUTH DAKOTA 101 N PHILLIPS AVE. 3RD FL SIOUX FALLS SD 571170000	23.9%	40	167	25.0%	40	160
810470	NORWEST BANK SOUTH DAKOTA 101 N PHILLIPS AVE. 3RD FL SIOUX FALLS SD 571170000	16.5%	33	199	16.7%	33	197
810417	COMMERCIAL STATE BANK MAIN STREET, PO BOX 220 WAGNER SD 573800000	13.3%	4	30			
815727	FIRST PREMIER BANK PO BOX 228 LAKE NORDEN SD 572480228	11.9%	8	67	.0%	0	1
821601	FIRST NATIONAL BANK P O BOX 276 VERMILLION SD 570690276	11.4%	4	35	.0%	0	2
830258	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 1028 SIOUX FALLS SD 571171028	11.1%	1,600	14,313	16.8%	780	4,630
831142	NORWEST BANK SOUTH DAKOTA, NATIONAL 101 N PHILLIPS AVE 5TH FLOOR SIOUX FALLS SD 571175115	10.8%	275	2,526	.0%	0	71
830670	NORWEST BANK SOUTH DAKOTA, NA PO BOX 5115 SIOUX FALLS SD 571175115	10.1%	678	6,660	11.6%	129	1,112
810448	NORWEST BANK SOUTH DAKOTA 425 MAIN STREET, BOX 31 WINNER SD 575800000	9.7%	4	41	.0%	0	1
830674	NORWEST BANK SOUTH DAKOTA, N.A. P.O. BOX 5115 SIOUX FALLS, SD 571175115	8.6%	258	2,987	.0%	0	157
814459	FARMERS STATE BANK FLANDREAU SOUTH BOX 289 FLANDREAU SD 570280000	8.3%	3	36	.0%	0	1
810436	F & M BANK 35 1ST AVE NE WATERTOWN SD 572010877	7.6%	5	65			
827086	FIRST DAKOTA NATIONAL BANK PO BOX 336 VERMILLION SD 570690336	7.4%	7	94	.0%	0	3
810509	NORWEST BANK SOUTH DAKOTA, N.A. P O BOX 5115 SIOUX FALLS SD 571175115	7.3%	15	203	8.4%	15	178
811978	NORWEST BANK SOUTH DAKOTA NA 230 S PHILLIPS AVE #404 PO BOX 5115 SIOUX FALLS SD 571175115	6.9%	124	1,792	6.9%	124	1,772
810513	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 5115 SIOUX FALLS SD 571175115	6.7%	405	5,983	.0%	0	98

DRQRS.25
FY 1995
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Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
819811	VALLEY BANK BOX 10 112 E MAIN ELK POINT SD 570250000	6.6%	2	30			
826408	CORTRUST BANK 100 EAST HAVENS & MAIN, PO BOX 1246 MITCHELL SD 573010000	6.6%	10	150	.0%	0	2
830026	RUSHMORE BANK & TRUST PO BOX 2290 RAPID CITY SD 577090000	6.6%	2	30	.0%	0	1
801894	NORWEST BANK SOUTH DAKOTA N.A. 101 N PHILLIPS AVE 3RD FL SIOUX FALLS SD 571170000	6.5%	421	6,445	6.9%	383	5,521
832384	NORWEST BANK SOUTH DAKOTA, N.A. PO BOX 5115 SIOUX FALLS SD 571175115	6.0%	64	1,057	3.3%	9	270
810432	DACOTAH BANK PO BOX 1210 ABERDEEN SD 574020000	5.7%	8	140	.0%	0	2
830760	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 5115 SIOUX FALLS SD 571175115	5.2%	2	38			
810545	MARQUETTE BANK SIOUX FALLS PO BOX 5789 ATTN JULIE BROCKHOFT SIOUX FALLS SD 571175789	4.8%	7	145	.0%	0	2
810468	FIRST SAVINGS BANK PO BOX 431 BERESFORD SD 570040431	4.3%	2	46	.0%	0	1
831205	NORWEST BANK SOUTH DAKOTA, NA P O BOX 5187 SIOUX FALLS SD 511755187	4.3%	228	5,291	3.5%	4	112
830689	BANK OF SOUTH DAKOTA 109 FIRST AVE SE P O BOX 1000 WATERTOWN SD 572010000	4.0%	3	74	.0%	0	1
810458	FIRST NATIONAL BANK 1826 S 6TH PO BOX 5057 BROOKINGS SD 570060000	3.9%	8	202			
807176	NORWEST BANK SOUTH DAKOTA, N.A. P O BOX 5115 SIOUX FALLS SD 571175115	3.7%	150	3,976	3.1%	150	4,836
819133	BLACK HILLS FEDERAL CREDIT UNION 225 MAIN ST, P O BOX 1420 RAPID CITY SD 577090000	3.5%	9	253	.0%	0	2
810546	FIRST NATIONAL BANK SOUTH DAKOTA PO BOX 670 YANKTON SD 570780670	3.2%	1	31	.0%	0	1
810419	COMMERCIAL TRUST AND SAVINGS BANK 79 2ND ST SW, PO BOX 916 HURON SD 573500000	3.0%	4	133	.0%	0	2

		ORIGINATING LENDERS			CURRENT HOLDERS		
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828545	HOME FEDERAL SAVINGS AND LOAN ASSOC 13 2ND AVE SE, P O BOX 1476 ABERDEEN SD 574021476	3.0%	6	196	.0%	0	1
810379	FIRST FEDERAL SAVINGS BANK P O BOX 8170 - FIRST FEDERAL PLAZA RAPID CITY SD 577090000	2.9%	1	34			
829994	MEADE PLUS FEDERAL CREDIT UNION P O BOX 759 1080 MAIN STREET STURGIS SD 577850000	2.9%	1	34	.0%	0	1
810520	BANKWEST, INC PO BOX 998 PIERRE SD 575010000	2.8%	4	139	.0%	0	1
814651	SIOUX EMPIRE FEDERAL CREDIT UNION 901 N WEST AVE SIOUX FALLS SD 571045721	2.8%	1	35	.0%	0	1
810454	FIRST DAKOTA NATIONAL BANK P O BOX 156 201 WEST THIRD YANKTON SD 570780000	2.5%	3	117	.0%	0	1
830782	SERVICES CENTER FEDERAL CREDIT UNIO P O BOX 704 YANKTON SD 570780000	2.5%	1	39			
831197	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 51587 SIOUX FALLS SD 571175187	2.3%	68	2,930	6.5%	36	551
806578	NORWEST BANK SOUTH DAKOTA,N.A. P O BOX 5115 SIOUX FALLS SD 571175115	2.1%	80	3,804	3.4%	74	2,133
829797	SENTINEL FEDERAL CREDIT UNION PO BOX 700 BOX ELDER SD 577190000	2.1%	1	47			
831058	NORWEST BANK SOUTH DAKOTA, N.A. PO BOX 5187 SIOUX FALLS SD 571175187	1.8%	25	1,374	2.4%	24	997
810410	CORTRUST BANK 101 W MAIN VERMILLION SD 570690000	1.7%	1	56			
810435	FARMERS AND MERCHANTS BANK PO BOX 848 HURON SD 573500848	1.7%	1	56			
829951	ABERDEEN FEDERAL CREDIT UNION PO BOX 1495 ABERDEEN SD 574021495	1.7%	1	58	.0%	0	1
810533	PIONEER BANK & TRUST PO BOX 10 SPEARFISH SD 577830000	1.2%	1	80			
810532	SIOUX FALLS FEDERAL CREDIT UNION P.O.BOX 5735 SIOUX FALLS SD 571175735	1.0%	1	92	.0%	0	1

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823373	MORRELL FEDERAL CREDIT UNION 3901 EAST 10TH STREET SIOUX FALLS SD 571032197	1.0%	1	96	.0%	0	87
819812	THE FIRST NATIONAL BANK IN SIOUX FA PO BOX 5186 SIOUX FALLS SD 571175186	.9%	1	108	.0%	0	2
810406	FIRST FIDELITY BANK PO BOX 376 BURKE SD 575230000	.0%	0	79			
810429	DAKOTA STATE BANK BOX 1191 MILBANK SD 572520000	.0%	0	38	.0%	0	1
810479	FIRST STA[illegible] BANK PO BOX 610 ARMOUR SD 573130000	.0%	0	31	.0%	0	1
810523	FARMERS AND MERCHANTS BANK AND TRUS PO BOX 105 ROSHOLT SD 572600105	.0%	0	10	9.2%	5	54
810536	STATE BANK OF ALCESTER PO BOX 168 ALCESTER SD 570010000	.0%	0	33	.0%	0	1
819497	DEUEL COUNTY NATIONAL BANK PO BOX 860 CLEAR LAKE SD 572260860	.0%	0	31			
826738	STUDENT LOAN FINANCE CORP. 105 FIRST AVENUE SW ABERDEEN SD 574010000	.0%	1	1	5.5%	1,014	18,320
829800	RAPID CITY FEDERAL CREDIT UNION 725 5TH ST PO BOX 2506 RAPID CITY SD 577010000	.0%	0	45			
831204	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 5115 SIOUX FALLS SD 571175115				1.2%	1	81

ID	Name	ORIGINATING LENDERS			CURRENT HOLDERS		
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--TENNESSEE--							
822630	GREENFIELD BANKING COMPANY PO BOX 47 GREENFIELD TN 382300047	27.4%	151	551	.0%	0	26
830004	LEADER FEDERAL SAVINGS & LOAN PO BOX 275 MEMPHIS TN 381010000	24.2%	16	66	.0%	0	1
830375	THE BANK OF EAST RIDGE PO BOX 9416 EASTRIDGE TN 374120000	23.4%	46	196	.0%	0	21
829780	VOLUNTEER BANK & TRUST COMPANY 817 BROAD STREET CHATTANOOGA TN 374020000	21.3%	48	225	.0%	0	1
830812	FIRST CITY BANK PO BOX 2400 MURFREESBORO TN 371332400	18.3%	374	2,037	.0%	0	51
810668	MID-SOUTH BANK & TRUST COMPANY PO BOX 1093 STUDENT LOANS MURFREESBORO TN 371331093	16.6%	26	156			
826742	FIRST AMERICAN NATIONAL BANK FIRST AMERICAN CENTER NASHVILLE TN 372377240	16.3%	123	752	.0%	0	3
810563	FIRST TENNESSEE BANK PO BOX 9750 MARYVILLE TN 378029750	15.7%	955	6,073	15.8%	953	6,013
816016	VOLUNTEER BANK 301 E MAIN STREET PO BOX 549 JACKSON TN 383020000	13.3%	27	203	.0%	0	3
810612	FIRST AMERICAN NATIONAL BANK STUDENT LOAN DEPARTMENT NA5277 NASHVILLE TN 372370000	13.1%	793	6,016	.5%	1	198
810691	SUNTRUST BANK, NASHVILLE, N.A. PO BOX 1093 MURFREESBORO TN 371331093	13.1%	409	3,110	13.2%	411	3,091
828558	FIRST FEDERAL SAVINGS AND LOAN ASSO 601 MARKET CENTER CHATTANOOGA TN 374020000	12.9%	4	31	.0%	0	1
831453	EDUCATIONAL FUNDING OF THE SOUTH 252 N. PETERS RD. KNOXVILLE TN 379230000	11.7%	634	5,388	12.5%	975	7,749
810620	BOATMEN'S BANK OF TENNESSEE PO BOX 107, ATTN: EDDIE GRUBBS MEMPHIS TN 381010000	10.0%	3	30	.0%	0	2
810628	FIRST NATIONAL BANK OF CROSSVILLE 812 NORTH MAIN, DRAWER 429 CROSSVILLE TN 385570000	10.0%	3	30	.0%	0	6
810698	UNION PLANTERS NATIONAL BANK P.O. BOX 387 STUDENTS LOANS MEMPHIS TN 381470000	8.2%	24	290	7.1%	1	14

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		ORIGINATING LENDERS			CURRENT HOLDERS		
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810656	SUNTRUST BANK, NORTHEAST TN, NA P O BOX 1677 207 MOCKINGBIRD LANE JOHNSON CITY TN 376050000	8.0%	90	1,122	8.1%	90	1,103
829578	TENNESSEE TEACHERS CREDIT UNION 1400 8TH AVENUE SOUTH NASHVILLE TN 372030000	5.7%	4	70	.0%	0	1
810670	NATIONAL BANK OF COMMERCE 3550 AUSTIN PEAY HIGHWAY MEMPHIS TN 381280000	4.9%	10	202	.0%	0	8
810549	AMERICAN NATIONAL BANK PO BOX 1638 CHATTANOOGA TN 374010000	4.0%	5	125	.0%	0	1
810617	FIRST FARMERS & MERCHANTS NATIONAL PO BOX 1148 COLUMBIA TN 384020000	4.0%	5	122	.0%	0	9
810587	CITY BANK & TRUST COMPANY 101 E. MAIN STREET MCMINNVILLE TN 371102566	3.2%	1	31	.0%	0	2
810683	VALLEY FIDELITY BANK & TRUST COMPAN 601 MARKET STREET KNOXVILLE TN 379020000	3.2%	1	31			
810629	UNION PLANTERS BANK OF TENN VALLEY P O BOX 266 HARRIMAN TN 377480266	3.1%	1	32	.0%	0	1
816023	UNION PLANTERS BANK OF W TENNESSEE 1214 MAIN STREET HUMBOLDT TN 383430000	2.4%	1	41	7.6%	1	13
810560	VOLUNTEER STATE BANK P O BOX 1977 GALLATIN TN 370660000				.0%	0	45
810673	SECURITY BANK PO BOX 525 DYERSBURG TN 380250525	.0%	0	34	.0%	0	6
816026	AEDC FEDERAL CREDIT UNION PO BOX 1210 TULLAHOMA TN 373881210	.0%	0	87	.0%	0	1
826004	ORNL FEDERAL CREDIT UNION PO BOX 365 OAK RIDGE TN 378300000	.0%	0	84	.0%	0	84

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--TEXAS--							
832518	FIRST COMMERCIAL BANK, N.A. PO BOX 1960 1336 EAST COURT STREET SEGUIN TX 781561960	60.8%	256	421	.0%	1	1
832672	HOUSTON NATIONAL BANK 5757 MEMORIAL DRIVE HOUSTON TX 770070000	51.3%	19	37			
832920	MAURICEVILLE NATIONAL BK C/O GETSC PO BOX 400 MAURICEVILLE TX 776260000	41.6%	20	48			
810863	FIRST BANK AND TRUST C/O G.E.T.S.C 4000 TWIN CITY HWY, PO BOX 1027 GROVES TX 776190000	30.2%	45	149	.0%	0	2
832568	BANK OF THE SOUTHWEST OF DALLAS PO BOX 210099 DALLAS TX 752110000	29.8%	65	218	.0%	0	4
831474	SLMA/LOAN SERVICING CENTER/TEXAS 777 TWIN CREEK DR, PO BOX 12109 KILLEEN TX 765472109	28.9%	11	38	20.3%	1[illegible],399	90,273
810857	FIRST STATE BANK IN CALDWELL PO BOX 58 CALDWELL TX 778360000	25.8%	15	58			
829006	FIRST FEDERAL SAVINGS & LOAN ASSN P.O.BOX 370 PARIS TX 754600000	24.2%	92	379	.0%	0	5
810728	TYLER BANK & TRUST 300 E. MAIN STREET/POB 630988 NACOGDOCHES TX 759610000	23.3%	25	107	.0%	0	4
822429	SOUTHSIDE STATE BANK PO BOX 1079 TYLER TX 757101079	23.0%	21	91	.0%	0	1
827985	MONTWOOD NATIONAL BANK PO BOX 26337 EL PASO TX 799266337	22.7%	82	361	.0%	0	7
810742	CITIZENS STATE BANK 222 MAIN ST PO BOX 600 SEALY TX 774740000	22.4%	237	1,058	.0%	0	6
810806	NORWEST BANK, TEXAS N.A., WACO PO BOX 2626 WACO TX 767022626	18.6%	148	794	.0%	0	22
810981	FARMERS STATE BANK 121 SOUTH ELLIS ST P O BOX 499 GROESBECK TX 766420000	18.5%	13	70	.0%	0	3
831629	CITY NATIONAL BANK P O BOX 1776 KILGORE TX 756631776	18.5%	99	535	.0%	0	2
810726	OMNIAMERICAN FEDERAL CREDIT UNION PO BOX 150099 FORT WORTH TX 761080000	18.3%	95	518	50.0%	75	150

ID	Name	/--------ORIGINATING LENDERS----------\			/-----------CURRENT HOLDERS-----------\		
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828216	PUBLIC EMPLOYEES CREDIT UNION P O BOX 2205 ATTN DEANNINE CARLSON AUSTIN TX 787680000	17.8%	49	274	18.2%	49	269
827072	COMMUNITY BANK PO BOX 2303 WACO TX 767032303	17.2%	29	168	.0%	0	4
831070	RTC AS RECEIVER FOR WINDSOR FEDERAL PO BOX 460429 SAN ANTONIO TX 782460429	17.0%	8	47			
831929	STERLING BANK - HOUSTON PO BOX 40333, STUDENT LOAN DEPT HOUSTON TX 772400333	16.8%	72	427	.0%	0	16
831812	RTC AS RECEIVER FIDELITY FED S & L P O BOX 460429 SAN ANTONIO TX 782460429	16.6%	17	102			
829908	FARMERS & MERCHANTS NATIONAL BANK 714 E TEXAS AVENUE MART TX 766640000	16.5%	309	1,872	.0%	0	12
832733	BANK OF AMERICA TEXAS, N.A. 1925 W. JOHN CARPENTER FWY CJ SMITH IRVING TX 750633297	16.4%	730	4,432	.0%	0	110
832737	GUARANTY FEDERAL BANK, FSB 8333 DOUGLAS AVE., GORDAN ALLEN DALLAS TX 752250000	16.4%	21	128	.0%	0	9
820605	KLEBERG FIRST NATL BK OF KINGSVILLE 100 E. KLEBERG KINGSVILLE TX 783630000	16.2%	125	769	.0%	0	10
821359	FIRST NATIONAL BANK OF BRYAN PO BOX 833 BRYAN TX 778050000	16.1%	72	446	.0%	0	13
831959	LIBERTY NATIONAL BANK 501 SOUTH CONGRESS AUSTIN TX 787040000	16.0%	16	100	.0%	0	2
823388	TEXAS RURAL COMMUNITIES 1016 LA POSADA DR #200 AUSTIN TX 787523817	15.7%	36	228	.0%	0	14
831122	TEXAS INDEPENDENT BANK 350 PHELPS COURT IRVING TX 750380000	15.5%	282	1,812	.0%	0	35
818478	EL PASO AREA TEACHERS FEDERAL CU 6610 CONTINENTAL DR. EL PASO TX 799250000	15.3%	57	372	.0%	0	26
826739	FIRST STATE BANK PO BOX 3550 AUSTIN TX 787643550	15.3%	248	1,619	.0%	0	28
822239	TEXAS NATIONAL BANK OF WACO TEXAS P.O. BOX 2299 WACO TX 767032299	15.2%	110	720	.0%	0	19

		ORIGINATING LENDERS			CURRENT HOLDERS		
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832121	HEIGHTS STATE BANK 100 W CENTRAL TEXAS EXPYPOB 2330 HARKER HEIGHTS TX 765480000	15.2%	21	138			
819166	TEXAS COMMERCE BANK NA P.O. BOX 19120, JODY GREENWOOD HOUSTON TX 772240000	14.9%	17	114	.0%	0	8
810963	STONE FORT NATIONAL BANK 300 E MAIN STREET NACOGDOCHES TX 759610000	14.8%	33	222	.0%	0	11
820996	TEXAS COMMERCE BANK P.O. BOX 19120 ATTN: JODY GREENWOOD HOUSTON TX 770240000	14.6%	506	3,449	.0%	0	86
810778	FIRST NATIONAL BANK OF ABILENE PO BOX 701 ABILENE TX 796040000	14.3%	209	1,455	.0%	0	54
830391	NATIONSBANK OF TEXAS, N.A. P.O. BOX 830611 DALLAS TX 752830611	14.2%	59	414	.0%	0	1
810753	COMMERCIAL BANK OF TEXAS, N.A. PO BOX 630847 ATTN: MARGO ESSMAN NACOGDOCHES TX 759630847	14.1%	89	631	.0%	0	3
812775	STATE BANK & TRUST COMPANY 231 N GUADALUPE ST PO BOX 649 SAN MARCOS TX 786670649	14.1%	77	546	.0%	0	4
822157	FROST NATIONAL BANK P O BOX 1600, ATTN STUDENT LOANS SAN ANTONIO TX 782960000	14.0%	7	50	33.3%	1	3
831813	BANK OF THE HILLS PO BOX 9409 AUSTIN TX 787500000	13.8%	17	123	.0%	0	5
810875	FIRST STATE BANK OF DENTON PO BOX 100 DENTON TX 762020000	13.7%	221	1,606	3.8%	1	26
831607	ANTOINE NATIONAL BANK P O BOX 920978 HOUSTON TX 772920000	13.6%	15	110			
828251	MARBLE FALLS NATIONAL BANK POST OFFICE BOX 888 MARBLE FALLS TX 786540000	13.5%	36	266			
820718	INTERNATIONAL BANK OF COMMERCE PO BOX 579 MCALLEN TX 785020000	13.4%	78	580	.0%	0	5
823944	CITIZENS INSURANCE CO OF AMERICA PO BOX 149151 AUSTIN TX 787149151	13.4%	11	82	.0%	0	7
810772	FDIC AS REC FOR UNITED BANK OF WACO 5080 SPECTRUM DR SUITE 1000 E DALLAS TX 752480000	13.1%	27	205			

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
828078	COMMERCE NATIONAL BANK PO BOX 10089 COLLEGE STATION TX 778420000	13.1%	108	820	.0%	0	17
831366	FIRST AMERICAN BANK TEXAS,SSB PO BOX 8100 BRYAN TX 778058100	12.8%	134	1,044	.0%	0	38
831672	RTC AS RECEIVER FOR TAYLORBANK S&L P.O. BOX 460429, LYNETTE STEWART SAN ANTONIO TX 782460429	12.8%	5	39			
828024	FIRST COMMUNITY CREDIT UNION PO BOX 55265 HOUSTON TX 772555265	12.1%	14	115	.0%	0	2
819226	VICTORIA BANK & TRUST ONE O'CONNOR PLAZA VICTORIA TX 779020000	11.6%	41	352	.0%	0	13
820682	SAN ANTONIO FEDERAL CREDIT UNION PO BOX 1356 SAN ANTONIO TX 782951356	11.5%	291	2,515	11.7%	299	2,542
820734	BANK ONE, TEXAS NA TRUSTEE BRAZOS PO BOX 1308 WACO TX 767031308	11.5%	258	2,240	.0%	0	3
810883	FROST NATIONAL BANK 100 W HOUSTON PO BOX 1600 SAN ANTONIO TX 782960000	11.2%	167	1,491	.0%	0	87
810796	NATIONS BANK STDNT LNS 945-07 411 N AKARD SUITE 700 DALLAS TX 752010000	11.1%	1,766	15,867	.1%	1	658
818603	TEMPLE AREA FEDERAL CREDIT UNION 200 W AVENUE G PO BOX 983 TEMPLE TX 765030983	11.1%	4	36			
822147	VOUGHT HERITAGE FEDERAL CREDIT UNIO PO BOX 532029 GRAND PRAIRIE TX 750532029	11.1%	4	36	25.0%	1	4
826079	BOATMEN'S FIRST NAT'L BANK OF AMARI PO BOX 1331 AMARILLO TX 791801331	10.8%	183	1,683	6.6%	1	15
826422	SECURITY STATE BANK 815 N JUDGE ELY BLVD BOX 267 ABILENE TX 796010000	10.5%	11	104			
831923	POINTBANK PO BOX 278 PILOT POINT TX 762580000	10.5%	61	577	.0%	0	28
819590	SECURITY SERVICE FEDERAL CREDIT UNI 7323 HWY 90 W P O BOX 27377 SAN ANTONIO TX 782270000	10.2%	144	1,403	6.0%	10	165
828341	TEXAS STATE BANK P.O. BOX 4797 MCALLEN TX 785024797	10.1%	12	118			

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	ORIGINATING LENDERS # of Borrowers In Default	ORIGINATING LENDERS # of Borrowers In Repayment	CURRENT HOLDERS Default Rate	CURRENT HOLDERS # of Borrowers In Default	CURRENT HOLDERS # of Borrowers In Repayment
828439	UNITED CITIZENS BANK PO BOX 1033 BRYAN TX 778051033	9.4%	9	95	.0%	0	1
825119	NATIONSBANK STDNT LNS 945-07 411 N. AKARD 7TH FLOOR DALLAS TX 752010000	9.3%	91	974	.0%	0	107
831622	SOUTHWEST BANK OF SAN ANGELO P O BOX 60410 SAN ANGELO TX 769060000	9.3%	61	650	.0%	0	21
823472	NORWEST STUD LN SERVICING CTNR PO BOX 1241 LUBBOCK TX 794089629	9.2%	448	4,849	.0%	0	58
810725	BROADWAY NATIONAL BANK PO BOX 17001 SAN ANTONIO TX 782170001	9.0%	71	784	.0%	0	13
830914	CERTIFIED/CHASE MANHATTAN BANK 8000 CENTRE PK DRIVE SUITE 380 AUSTIN TX 787540000	9.0%	115	1,265			
831886	FIRST AMERICAN BANK PO BOX 2680 COLLEGE STATION TX 778400000	8.9%	96	1,076	.0%	0	23
826766	KELLY FIELD NATIONAL BANK PO BOX 28010 SAN ANTONIO TX 782869697	8.8%	10	113	.0%	0	2
831946	HIBERNIA NATIONAL BANK IN TEXAS P O BOX 2449 ATTN MARK TERREBONNE DALLAS TX 752210000	8.3%	25	301			
828023	NCNB TEXAS PO BOX 101508 SAN ANTONIO TX 782019508	8.2%	21	255	.0%	0	1
823864	HALE COUNTY STATE BANK P.O. BOX 970, ATTN RON GAMMAGE PLAINVIEW TX 790730000	7.9%	5	63	.0%	0	2
828555	EDUCATORS CREDIT UNION % P MCELFISH PO BOX 8033 WACO TX 767148033	7.8%	3	38	.0%	0	2
823213	BERGSTROM FEDERAL CREDIT UNION PO BOX 1648 AUSTIN TX 787670000	7.5%	3	40			
826583	AUSTIN COLLEGE 900 N. GRAND AVE., SUITE 6F SHERMAN TX 750904440	7.5%	16	213	.0%	0	2
831684	FRANKLIN FEDERAL BANCORP, FSB PO BOX 1723 ATTN: LIZ BRANNEN AUSTIN TX 787670000	7.4%	52	699	.0%	0	3
823817	BANK ONE, TEXAS, NA TRUSTEE/BHEA PO BOX 1308 WACO TX 767031308	7.3%	7	95	8.4%	590	7,012

		ORIGINATING LENDERS			CURRENT HOLDERS		
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831872	FIRST GIBRALTER BANK, FSB 1925 WEST JOHN CARPENTER FRWY IRVING TX 750630000	7.3%	62	846	.0%	0	1
808936	BANK ONE, TEXAS, NA TRUSTEE/BOSQUE PO BOX 1308 WACO TX 767031308	7.2%	4	55	9.8%	42	428
821137	BANK OF THE WEST 2909 SHERWOOD WAY SAN ANGELO TX 769010000	6.9%	5	72	.0%	0	2
831722	TOWN NORTH NATIONAL BANK 4455 LBJ FREEWAY FARMERS BRANCH TX 752440000	6.9%	48	694	.0%	0	12
824826	TEXAS COMMERCE BANK OF LUBBOCK 1314 AVENUE K P O BOX 481 LUBBOCK TX 794080000	6.2%	2	32			
828351	VALLEY FEDERAL SAVINGS ASSOCIATION P O BOX 579 MCALLEN TX 785020000	6.2%	2	32			
828148	UNIVERSITY FEDERAL CREDIT UNION P O BOX 4069 AUSTIN TX 787654069	6.0%	72	1,196	.0%	0	24
831751	ARCC BANCNET DIV EL PASO FED SVGS A P O BOX 460427 ATTN LYNETTE STEWART SAN ANTONIO TX 782460427	5.6%	7	124			
810815	FIRST NATIONAL BANK PO BOX 937, BOBBY HOXWORTH KILLEEN TX 765400000	5.4%	2	37			
828678	DALLAS TEACHERS CREDIT UNION PO BOX 517028 DALLAS TX 752517028	5.3%	8	150	.0%	0	3
830445	AGGIELAND CREDIT UNION 301 DOMINIK P O BOX 10091 COLLEGE STATION TX 778428191	5.3%	52	978	.0%	0	11
829402	CERTIFIED SAVINGS ASSN 8000 CENTRE PARK DRIVE, SUITE 380 AUSTIN TX 787540000	5.1%	4	77			
820680	RANDOLPH-BROOKS FEDERAL CREDIT UNIO P O BOX 2097 UNIVERSAL CITY TX 781482097	4.8%	31	643	13.8%	14	101
829858	RTC/FIRST FEDERAL SAV. & LOAN OF BE 3500 MAPLE AVE DALLAS TX 752190000	4.7%	2	42	.0%	0	13
801917	BANK ONE, TEXAS, NA TRUSTEE BRAZOS PO BOX 1308 WACO TX 767031308	4.3%	17	389	.0%	0	8
828001	EAST TEXAS PROFESSIONAL CREDIT UNIO 409 E LOOP 281 P.O. BOX 6750 LONGVIEW TX 756086750	4.2%	3	71	.0%	0	1

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
822269	GOVERNMENT EMPLOYEES CREDIT UNION PO BOX 20998 EL PASO TX 799980998	4.0%	4	100	6.8%	4	58
826581	LACKLAND FEDERAL CREDIT UNION 2250 BONG- LACKLAND AFB SAN ANTONIO TX 782365640	3.7%	2	53	.0%	0	5
828811	GREATER TEXAS FEDERAL CREDIT UNION 6411 N. LAMAR BLVD AUSTIN TX 787524088	3.6%	2	55	.0%	0	2
824869	AUSTIN MUNICIPAL FEDERAL CREDIT UNI PO BOX 1089 AUSTIN TX 787671089	3.2%	3	93	.0%	0	1
825342	TEACHERS CREDIT UNION PO BOX 6085 TEXARKANA TX 755056085	3.2%	1	31	.0%	0	16
812089	TEXAS HIGHER EDUCATION COORDINATING 12788 CAPITOL STATION AUSTIN TX 787119998	3.1%	124	3,963	3.1%	123	3,929
831399	COMPASS BANK P O BOX 9600 AUSTIN TX 787660000	2.8%	1	35	.0%	0	1
822353	NORWEST BANK, TEXAS N.A., PLAINVIEW PO BOX 580 PLAINVIEW TX 790730580	2.3%	1	42			
823508	ST MARY'S UNIVERSITY 1 CAMINO SANTA MARIA SAN ANTONIO TX 782288513	2.1%	1	46	.0%	0	5
831361	COMMUNITY CREDIT UNION PO BOX 867239 PLANO TX 750867239	2.1%	3	142	.0%	0	9
830488	IBM TX EMPLOYES FCU 2608 BROCKTON LN AUSTIN TX 787580000	2.0%	1	50	.0%	0	3
823384	CORPUS CHRISTI AREA TEACHERS FEDERA 2000 SOUTH PADRE ISLAND DRIVE CORPUS CHRISTI TX 784161198	.9%	1	107	.9%	1	105
810915	TEXAS COMMERCE AS TRUST ABILENE HEA POB 6600197, DEBT ADM DIV-ROEMLEIN DALLAS TX 752660197				15.1%	225	1,487
823291	SAN ANTONIO TEACHERS CREDIT UNION 10730 GULFDALE P O BOX 791770 SAN ANTONIO TX 782791770	.0%	0	179	.0%	0	163
826442	CENTRAL TEXAS HIGHER ED AUTHORITY PO BOX 8500-152 SAN MARCOS TX 786668500				11.3%	269	2,376
826953	TEXAS COMMERCE BANK, N.A. 2200 ROSS AVENUE, 5TH FLOOR DALLAS TX 752010000				15.8%	751	4,743

		ORIGINATING LENDERS			CURRENT HOLDERS		
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830199	HIDALGO FEDERAL CREDIT UNION P O BOX 4829 3700 N. 12 TH ST MCALLEN TX 785010000	.0%	0	39	.0%	0	2
830323	TCTC/DALLAS AS TRUSTEE/BSFC P.O. BOX 1308 WACO TX 767031308				1.7%	1	58
831419	TCTC/DALLAS AS TRUSTEE/BHEA PO BOX 1308 WACO TX 767031308				10.1%	93	918
831424	TEXAS COMMERCE BANK NA/TRUSTEE BHEA PO BOX 1308 WACO TX 767031308				.0%	0	39
831593	TEXAS COMMERCE BANK, TTE FOR GTSLC 2504 KENT ST. BRYAN TX 778024039				15.6%	302	1,924
831821	NORWEST BANK TEXAS, N.A. PO BOX 1241 LUBBOCK TX 794080000				5.6%	18	318
832036	BANK OF AMERICA TEXAS 300 CRESCENT CT #850 DALLAS TX 752010000				.0%	0	107
832057	TEX COMM BK/EL PASO TTE FOR GETHEA 2504 KENT STREET BRYAN TX 778024039				4.0%	3	75
832095	NORWEST BANK TEXAS, N.A. PO BOX 1241 LUBBOCK TX 794080000				9.9%	746	7,531
832304	TCTC/DALLAS AS TRUSTEE/BSFC P.O. BOX 1308 WACO TX 767031308				.0%	0	96
832339	TEXAS COMMERCE BANK, TST FOR GTSLC 2504 KENT STREET BRYAN TX 778024039				17.8%	494	2,775
832342	TCTC/DALLAS AS TRUSTEE/BHEA P.O. BOX 1308 WACO TX 767031308				.0%	0	139
832569	TEXAS COMMERCE BANK USAF TRUST 1992 1201 ELM ST, PO BOX 2320 DALLAS TX 752212320				12.6%	9	71
832640	TCTC/DALLAS AS TRUSTEE/BHEA P O BOX 1308 WACO TX 767031308				11.2%	183	1,621
832768	EDUCATIONAL EMPLOYEES CREDIT UNION 1617 WEST 7TH STREET FORT WORTH TX 761020000	.0%	0	41	.0%	0	41
832919	TEXAS COMMERCE BANK TRUSTEE SELMC PO BOX 660197 DALLAS TX 752660197				11.9%	289	2,416

		ORIGINATING LENDERS			CURRENT HOLDERS		
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832934	TX COM BK-EL PASO GETHEA 2504 KENT STREET BRYAN TX 778024039				16.8%	515	3,064
832964	NATIONSBANK TX TRUSTEE BHEA/SLMA PO BOX 1308 WACO TX 767031308				10.3%	33	320
832988	NATIONSBANK TX TRUSTEE BHEA/93AC PO BOX 1308 WACO TX 767031308				26.5%	624	2,351
833025	NATIONS BANK, TEXAS NA/TRUSTEE/STHE CORP. TRUST 700 LOUISIANA 31ST FLR HOUSTON TX 770020000				30.4%	104	342
833033	NATIONSBANK OF TEXAS TRUSTEE BSFC B PO BOX 1308 WACO TX 767031308				7.6%	5	65
833078	STAR BANK AS TRUSTEE FOR BRAZOS P.O. BOX 1308 STUDENT FINANCE CORP WACO TX 767031308				8.9%	169	1,893
833088	BANK ONE, COLUMBUS 500 THROCKMORTON ST SUITE 704 FORT WORTH TX 761020000				16.2%	455	2,799
833162	STAR BANK TRUSTEE FOR BSFC/TX C BK P.O.BOX 1308 WACO TX 767031308				5.4%	4	73
833174	TEXAS COMMERCE BANK/TRUSTEE SELMC PO BOX 660197 DALLAS TX 752660197				8.2%	10	121
833211	TEXAS COMMERCE BNK TRSTE FR GETHEA 2504 KENT STREET BRYAN TX 778024039				16.6%	282	1,695
833266	BANK ONE, TEXAS/TRUSTEE/STHEA 221 W. 6TH ST CORP TRUST 1ST FLOOR AUSTIN TX 787010000				7.0%	160	2,272
833278	TEXAS COMMERCE BANK/BEA PO BOX 1308 WACO TX 767031308				.0%	0	50
833325	CENTRAL TEXAS STUDENT FINANCE CORP 101 CENTER POINT RD,PO BOX 8500-152 SAN MARCOS TX 786668500				.0%	0	292

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	CURRENT HOLDERS Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
--UTAH--							
829934	UNITED SAVINGS BANK 4185 HARRISON BLVD. OGDEN UT 844030000	12.3%	24	195	.0%	0	4
802633	FIRST SECURITY BANK OF IDAHO NA 405 SOUTH MAIN STREET SALT LAKE CITY UT 841110000	9.5%	184	1,934	13.9%	53	381
827173	RTC, RECEIVER FOR ANCHOR FEDERAL % E.P.S., 3006 S. HIGHLAND DR. SALT LAKE CITY UT 841060000	8.2%	11	134	.0%	0	4
830374	RTC AS RECEIVER FOR FIRST AMERICA C/O EPS, 3006 SOUTH HIGHLAND DRIVE SALT LAKE CITY UT 841060000	8.1%	39	480	.0%	0	26
829158	WEBER STATE FEDERAL CREDIT UNION 4140 HARRISON BLVD OGDEN UT 844084140	7.6%	5	65	.0%	0	5
813915	FIRST SECURITY BANK OF UTAH, N.A. P O BOX 720 SALT LAKE CITY UT 841100000	7.1%	315	4,426	.0%	0	87
807696	FIRST SECURITY BANK OF ALBUQUERQUE PO BOX 720 SALT LAKE CITY UT 841100000	6.1%	146	2,371	14.2%	10	70
817546	MOUNTAIN AMERICA CREDIT UNION 660 SOUTH 2ND EAST,P.O. BOX 45001 SALT LAKE CY UT 841450001	5.9%	43	720	.0%	0	11
817455	ZIONS FIRST NATIONAL BANK PO BOX 1507 SALT LAKE CITY UT 841100000	5.6%	291	5,189	.0%	0	166
821805	RTC, RECEIVER FOR MERABANK FEDERAL % E.P.S., 3006 S. HIGHLAND DR. SALT LAKE CITY UT 841060000	5.6%	6	107			
830132	UNIVERSITY OF UTAH CREDIT UNION P O BOX 58025 SALT LAKE CITY UT 841580025	4.4%	26	580	.0%	0	14
822373	AMERICA FIRST CREDIT UNION P O BOX 9199 OGDEN UT 844090199	4.0%	33	813	.0%	0	36
831889	OLYMPUS BANK PO BOX 45035 SALT LAKE CITY UT 841450035	3.8%	4	103	.0%	0	1
830146	USU COMMUNITY CREDIT UNION 695 E 1000 NORTH LOGAN UT 843410000	3.6%	7	194	.0%	0	4
817545	GRANITE CREDIT UNION 441 E 3900 SO SLC UT 841070000	2.8%	4	139	2.9%	4	134
827081	RTC, RECEIVER FOR COMMUNITY FEDERAL % E.P.S., 3006 S. HIGHLAND DR. SALT LAKE CITY UT 841060000	2.8%	11	390	.0%	0	52

FY 1995

REPORT DATE - 10/22/97

FY 1995 Cohort Default Rate for Originating Lenders/Holders

For Lenders/Holders with 30 or More Borrowers in Repayment

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820200	TOOELE FEDERAL CREDIT UNION PO BOX 720 TOOELE UT 840740720	2.3%	1	43	2.3%	1	43
829123	UNIVERSAL CAMPUS FEDERAL CREDIT UNI 188 W RIVER PARK DR/PO BOX 1900 PROVO UT 846040000	1.9%	30	1,526	.0%	0	82
811015	BARNES BANKING COMPANY 33 SOUTH MAIN ST KAYSVILLE UT 840370000	1.7%	1	56	.0%	0	1
830791	JORDAN CREDIT UNION P O BOX 1888 SANDY UT 840911888	1.4%	1	69	.0%	0	15
817440	FAMILY FIRST FEDERAL CREDIT UNION 99 NORTH GENEVA RD, PO BOX 1750 OREM UT 840591750	.0%	0	42	.0%	0	3
826717	UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202				6.1%	336	5,459
829769	UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202				6.3%	652	10,225
830248	UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202				.7%	6	808
830747	KEY BANK OF UTAH P.O. BOX 526218 SALT LAKE CITY UT 841526218	.0%	0	36			

		ORIGINATING LENDERS			CURRENT HOLDERS		
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--VIRGINIA--							
831219	VIRGINIA EDUCATORS'CREDIT UNION 12626 NETTLES DR NEWPORT NEWS VA 236060000	33.3%	10	30	34.4%	10	29
832047	NAVY PWC NORVA FEDERAL CREDIT UNION 4870 HAYGOOD ROAD VIRGINIA BEACH VA 234550000	27.0%	136	502	39.3%	35	89
828305	MINERS & MERCHANTS BANK & TRUST CO POST OFFICE BOX 1010 GRUNDY VA 246141010	19.3%	6	31	.0%	2	2
811126	FIRST UNION NATIONAL BANK P.O. BOX 13327 VA 7499 ROANOKE VA 240407499	13.8%	293	2,115	27.8%	87	312
826204	PEOPLES BANK OF DANVILLE PO BOX 1658 DANVILLE VA 245430000	13.5%	20	148	.0%	0	12
811252	JEFFERSON NATIONAL BANK 123 EAST MAIN STREET CHARLOTTESVILLE VA 229025223	12.8%	179	1,393	12.8%	179	1,388
829106	BLUE RIDGE BANK 200 COLLEGE ST CHRISTIANSBURG VA 240730000	12.7%	11	86	.0%	0	4
811304	CRESTAR BANK - STUDENT LENDING DEPT P.O. BOX 27172, 3RD FLR LOAN ACCTG. RICHMOND VA 232617172	12.0%	862	7,148	11.9%	822	6,894
802445	FIRST UNION NATIONAL BANK PO BOX 13327 VA7499 ROANOKE VA 240333327	10.3%	468	4,535	.0%	0	645
826205	PATRICK HENRY NATIONAL BANK PO BOX 1776 BASSETT VA 240550000	10.2%	4	39	.0%	0	1
819873	CRESTAR BANK - STUDENT LENDING DEP P.O. BOX 27172, 3RD FLR, LOAN ACCTG RICHMOND VA 232617172	8.8%	146	1,656	8.8%	160	1,804
829739	FIRST UNION NATIONAL BANK P.O. BOX 13327 ROANOKE VA 240400001	8.7%	44	501	.0%	0	23
826316	VIRGINIA EDUCATION LOAN AUTHORITY 411 E FRANKLIN ST RICHMOND VA 232190000	7.9%	97	1,213	25.3%	356	1,406
811178	SOVRAN BANK, N.A. PO BOX 26865 RICHMOND VA 232616865	7.7%	129	1,669	.0%	0	34
831939	AFBA INDUSTRIAL BANK 909 NORTH WASHINGTON ALEXANDRIA VA 223140000	7.7%	25	322	11.2%	15	133
811218	FIRST UNION NATIONAL BANK P.O. BOX 13327 ROANOKE VA 240333327	6.4%	200	3,093	.2%	1	435

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
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811253	NATIONAL BANK OF BLACKSBURG P O BOX 90002 BLACKSBURG VA 240629002	5.4%	3	55			
811337	CENTRAL FIDELITY NATIONAL BANK 828 MAIN STREET LYNCHBURG VA 245050000	4.8%	132	2,745	1.1%	4	340
829587	SALLIE MAE/EDUSERV - UTAH 11600 SALLIE MAE DRIVE RESTON VA 201930000	4.5%	1	22	6.5%	820	12,457
823032	FIRST VIRGINIA BANK SOUTHWEST P O BOX 7585 ROANOKE VA 240190000	3.9%	3	76			
829556	ROANOKE GENERAL ELECTRIC EMPL F.C.U 1640 BLVD SALEM VA 241530000	3.8%	14	367	3.6%	13	357
831052	FIRST UNION NATIONAL BANK P.O. BOX 13327 ROANOKE VA 240400000	3.8%	11	287	.0%	0	31
829848	PENTAGON FEDERAL CREDIT UNION PO BOX 1432 ALEXANDRIA VA 223131432	3.4%	20	581	3.5%	20	569
811147	F & M BANK-WINCHESTER 115 NORTH CAMERON STREET WINCHESTER VA 226010000	3.1%	1	32	.0%	0	4
815502	NAVY FEDERAL CREDIT UNION PO BOX 3350 MERRIFIELD VA 221193350	3.1%	100	3,175	3.0%	97	3,149
821835	FIRST VIRGINIA BANK P.O. BOX 937, CSL DEPARTMENT FALLS CHURCH VA 220400937	2.7%	28	1,023	2.7%	33	1,191
824377	FIRST VIRGINIA BANK COLONIAL P O BOX 266 MECHANICSVILLE VA 231110000	2.6%	1	38			
826145	FIRST UNION NATIONAL BANK P.O. BOX 13327 ROANOKE VA 240400000	2.6%	2	76	.0%	0	2
802507	FIRST UNION NATIONAL BANK PO BOX 133277, VA 7499 ROANOKE VA 240190000	2.5%	2	80	.0%	0	10
822131	LANGLEY FEDERAL CREDIT UNION RIVERDALE STATION BOX 7463 HAMPTON VA 236660000	2.5%	6	233	.0%	0	26
831183	NAVY FEDERAL CREDIT UNION 820 FOLLIN AVE VIENNA VA 221800000	2.4%	1	41	5.8%	2	34
811265	FIRST VIRGINIA BANK - SV PO BOX 7585 ROANOKE VA 240190000	2.3%	1	43			

DRQRS.25
FY 1995
REPORT DATE : 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
819771	PLANTERS BANK & TRUST CO. OF VA PO BOX 1309 STAUNTON VA 244021309	2.2%	1	45	.0%	0	2
827967	CHARTWAY FEDERAL C.U. 160 NEWTOWN ROAD VA BEACH VA 234624007	2.2%	6	272	2.2%	6	271
822522	FIRST VIRGINIA BANK-PIEDMONT P O BOX 7585 ROANOKE VA 240190000	2.1%	1	46			
831038	FIRST VIRGINIA BANK OF TIDEWATER P.O. BOX 266 MECHANICSVILLE VA 231110000	1.6%	1	60			
827908	NORTHWEST FEDERAL CREDIT UNION 200 SPRING STREET HERNDON VA 220701229	1.5%	1	66	1.5%	1	65
802203	FIRST AMERICAN BANK N.A. 1751 PINNACLE DR ATTN:LINDA FRECE MCLEAN VA 221020000	1.2%	7	552	.0%	0	110
827196	STATE DEPARTMENT FEDERAL CREDIT UNI PO BOX 1430 ALEXANDRIA VA 223132030	1.1%	1	88	.0%	0	26
810694	TRI-CITY BANK PO BOX 937 FALLS CHURCH VA 220400937	.0%	0	33	.0%	0	38
811313	BANK OF MARION PO BOX 1067 MARION VA 243540000	.0%	0	34	.0%	0	3
811387	SOVRAN BANK, N.A. EDUCATION LOAN DEPT BOX 1529 NORFOLK VA 235010000	.0%	0	81	.0%	0	14
816389	PREMIER BANK, INC PO BOX 540 WYTHEVILLE VA 243820000	.0%	0	39	.0%	0	21
820174	WAYNESBORO DUPONT EMPLOYEES CREDIT PO BOX 1365 WAYNESBORO VA 229800000	.0%	0	32	.0%	0	32
826383	MEMBER ONE FEDERAL CREDIT UNION PO BOX 12288 ROANOKE VA 240242288	.0%	0	111	.0%	0	110
833253	CHASE USA TRUSTEE SLMA TRUST 11600 SALLIE MAE DR - D SOUTHERLAND RESTON VA 201930000	.0%	0	2,443	1.8%	2,836	150,671
899983	SLMA/EDUCATIONAL LOAN SERVICING CEN 11600 SALLIE MAE DRIVE RESTON VA 201930000				10.7%	1,727	16,123

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--VIRGIN ISLANDS--							
832051	FIRST VIRGIN ISLAND FED SVGS BANK 50 KRONPRINDSENS GADE, PO BOX 5468 ST. THOMAS VI 008035468	9.5%	8	84	.0%	0	69
821868	CHASE MANHATTAN BANK N A PO BOX 6220 CHARLOTTE AMALIE ST THOMAS VI 008010000	8.9%	5	56			
819188	VIRGIN ISLANDS COMMUNITY BANK PO BOX 460, 12 AND 13 KING ST ST. CROIX VI 008210460	3.1%	2	64	.0%	0	1

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--VERMONT--							
830075	VSAC EDUCATION LOAN FINANCE PROGRAM PO BOX 2000 WINOOSKI VT 054042000	4.5%	280	6,175	4.5%	306	6,793
811423	CHITTENDEN BANK PO BOX 820 BURLINGTON VT 054020820	3.5%	31	876	5.2%	1	19
827288	VERMONT FEDERAL BANK,FSB 282 WILLISTON ROAD, PO BOX 700 WILLISTON VT 054950000	2.1%	1	46	.0%	0	4

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--WASHINGTON--							
827269	U. S. BANK PO BOX TAF C-10 SPOKANE WA 992204010	28.7%	899	3,123	.3%	1	281
811698	U.S. BANK PO BOX TAF C-10 SPOKANE WA 992204010	11.9%	1,208	10,140	.0%	0	2,309
814817	SEAFIRST BANK - NWRSLC PO BOX 34227 SEATTLE WA 981241277	11.9%	1,311	11,001	5.5%	137	2,470
815678	U.S. BANK E27 SPRAGUE BOX TAF C-10 SPOKANE WA 992204010	8.6%	851	9,852	.0%	1	3,031
820043	WASHINGTON MUTUAL SAVINGS BANK. PO BOX 834-SAS0412 SEATTLE WA 981110000	8.3%	267	3,201	.4%	4	852
829505	WASHINGTON MUTUAL BANK STU LN DEPT SAS0412 PO BOX 834 SEATTLE WA 981110000	8.1%	59	725	.8%	2	250
824037	COLUMBIA COMMUNITY FEDERAL CREDIT U PO BOX 324 VANCOUVER WA 986660000	7.6%	3	39	16.6%	1	6
811596	GLOBAL FEDERAL CREDIT UNION P O BOX 3200 SPOKANE WA 992203200	7.1%	3	42			
825252	RAINIER PACIFIC, A COMMUNITY CU PO BOX 11628 TACOMA WA 984110000	6.7%	4	59	6.7%	4	59
830440	INDUSTRIAL CREDIT UNION OF WHATCOM 1100 NORTH STATE ST P O BOX 1767 BELLINGHAM WA 982250000	6.6%	4	60	.0%	0	7
832537	TAPCO CREDIT UNION P O BOX 5185 TACOMA WA 984150000	6.4%	2	31	6.6%	2	30
830934	WHATCOM EDUCATIONAL CREDIT UNION PO BOX 9750 BELLINGHAM WA 982279750	6.0%	8	133	.0%	0	43
826972	WASHINGTON TRUST BANK PO BOX 2127 SPOKANE WA 992102120	5.8%	4	68	.0%	0	3
811579	BAKER BOYER NATIONAL BANK PO BOX 1796 WALLA WALLA WA 993620000	5.3%	5	93	.0%	0	29
823303	TWIN COUNTY CREDIT UNION PO BOX 718, J. GAFFNEY SPEC LOANS OLYMPIA WA 985070718	5.2%	7	133	5.6%	7	125
819504	SPOKANE RAILWAY CREDIT UNION P O BOX 6011 SPOKANE WA 992076011	4.8%	5	103	6.1%	5	81

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831057	GROUP HEALTH CREDIT UNION 11023 8TH AVE., N.E. SEATTLE WA 981250000	4.4%	3	68	.0%	0	18
811615	SECURITY PACIFIC BANK WASHINGTON PO BOX C-240119 SEATTLE WA 981240000	3.7%	31	822	.0%	0	17
829608	PACIFIC FIRST FEDERAL SVGS BANK PO BOX CS 2266 TACOMA WA 984010000	3.0%	1	33	.0%	0	9
819357	WASHINGTON MUTUAL A FED SAVINGS BAN SAS 0102 1191 2ND AVE PO BOX 834 SEATTLE WA 981110000	2.9%	1	34	.0%	0	2
818254	YAKIMA VALLEY CREDIT UNION PO BOX 2922 YAKIMA WA 989070000	2.3%	1	43	2.3%	1	43
821806	WASHINGTON STATE EMPLOYEES CREDIT U PO BOX WSECU OLYMPIA WA 985010000	2.0%	9	436	.0%	0	125
820998	SPOKANE TEACHERS CREDIT UNION WEST 106 NORA SPOKANE WA 992050000	1.8%	6	329	1.8%	6	317
830333	WASHINGTON SCHOOL EMPLOYEES CREDIT 325 EASTLAKE AVENUE EAST SEATTLE WA 981090000	1.8%	3	162	.0%	0	59
823422	BOEING EMPLOYEES CREDIT UNION 12770 GATEWAY DRIVE TUKWILA WA 981680000	1.7%	8	455	.0%	0	130
811613	KITSAP BANK PO BOX 9 PORT ORCHARD WA 983660009	1.5%	1	65	1.5%	1	64
811589	CLARK COUNTY SCHOOL EMPLOYEES CU 701 NE VANCOUVER MALL DR VANCOUVER WA 986610000	.8%	1	114	.0%	0	45
811717	U.S. BANK TAF C-10, EAST 627 SPRAGUE SPOKANE WA 992204010	.0%	0	47	.0%	0	30
811811	SKAGIT STATE BANK P O BOX 285 BURLINGTON WA 982330000	.0%	0	34	.0%	0	13
817898	HAPO FEDERAL CREDIT UNION 601 WILLIAMS BLVD RICHLAND WA 993520000	.0%	0	38	.0%	0	37
829691	STUDENT LOAN FINANCE ASSOCIATION 1417 FOURTH AVE. SUITE 510 SEATTLE WA 981010000				11.1%	274	2,462
830151	SLMA/LOAN SERVICING CENTER/WA 707 W. MAIN STREET, STE 400 SPOKANE WA 992010000				4.6%	492	10,529

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--WISCONSIN--							
830964	M & I BANK OF RACINE 770 NORTH WATER ST - NW10 MILWAUKEE WI 532010000	19.7%	14	71	25.9%	14	54
899989	SLMA/GREAT LAKES HIGHER EDUCATION C 2401 INTERNATIONAL LANE MADISON WI 537040000	18.7%	3	16	7.5%	1,562	20,758
830109	TRI CITY NATIONAL BANK 4455 WEST BRADLEY ROAD BROWN DEER WI 532230000	18.6%	11	59	.0%	0	2
823762	A-B CREDIT UNION OF MILWAUKEE 225 W GREENFIELD AVE MILWAUKEE WI 532040000	17.6%	6	34	12.5%	1	8
818391	M&I BANK OF BELOIT - JANESVILLE 500 E. GRAND AVE, P.O. BOX 998 BELOIT WI 535110000	17.3%	25	144	19.8%	24	121
827348	GUARDIAN CREDIT UNION 11220 WEST OKLAHOMA AVE BOX 27124 WEST ALLIS WI 532270124	16.3%	10	61	33.3%	3	9
811967	M&I NORTHERN BANK 770 NORTH WATER STREET MILWAUKEE WI 532020000	15.6%	5	32	19.2%	5	26
824824	NORTH MILWAUKEE STATE BANK 5630 WEST FOND DU LAC AVENUE MILWAUKEE WI 532160000	14.2%	13	91	14.4%	13	90
830311	A-M COMMUNITY CREDIT UNION 6218-26TH AVENUE KENOSHA WI 531400000	13.7%	8	58	13.7%	8	58
819659	FIRSTAR BANK ATTN: SUE HORBINSKI 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000	12.2%	181	1,474	.2%	1	471
822218	TRI CITY NATIONAL BANK PO BOX 309, 555 S. 108 STREET HALES CORNERS WI 531300000	12.0%	15	124	13.0%	31	237
812036	FIRST AMERICAN BANK OF WISCONSIN 104 W. MAPLE ST P O BOX 107 AMERY WI 540010107	11.7%	11	94	7.4%	2	27
830038	FIRST BANK, N.A. MILWAUKEE 201 W WISCONSIN AVENUE MILWAUKEE WI 532590000	11.4%	25	218	.0%	0	9
802902	FIRST FINANCIAL BANK, FSB 1305 MAIN ST STEVENS POINT WI 544810000	11.2%	21	187	.0%	0	13
804027	FIRSTAR BANK ATTN: SUE HORBINSKI 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000	11.2%	24	213	.0%	0	62
811949	M&I MARSHALL & ILSLEY BANK 770 N WATER ST - NW10 MILWAUKEE WI 532010000	11.2%	122	1,083	12.4%	118	950

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823343	FIRST BANK OF OCONOMOWOC 155 W WISCONSIN AVE OCONOMOWOC WI 530660000	11.2%	12	107	7.6%	2	26
829857	MUTUAL SAVINGS BANK 4949 W BROWN DEER RD/PO BOX 23988 MILWAUKEE WI 532230000	11.0%	39	354	9.4%	56	591
830694	FIRST BANK, NA, MILWAUKEE 141 EAST FOURTH ST., P O BOX 64778 ST PAUL WI 551010000	11.0%	988	8,905	27.2%	545	2,000
830962	M & I WESTERN STATE BANK PO BOX 2406 OSHKOSH WI 549012406	10.9%	9	82	.0%	0	7
826585	STATE CENTRAL CREDIT UNION 10015 W GREENFIELD AVE MILWAUKEE WI 532140000	10.8%	9	83	10.9%	9	82
828455	CHARTER BANK PO BOX 1146 1010 CLAIREMONT EAU CLAIRE WI 547020000	10.8%	4	37	33.3%	1	3
828853	MANITOWOC COMMUNITY CREDIT UNION 1117 SOUTH 10TH STREET MANITOWOC WI 542200000	10.7%	6	56	.0%	0	2
804267	FIRSTAR BANK ATTN: SUE HORBINSKI 10TH FL. STUDNT LN DEPT PO BOX 532 MILWAUKEE WI 532010000	10.3%	74	718	.0%	0	249
828854	FIRST COMMUNITY CREDIT UNION 1702 PARK AVENUE BELOIT WI 535110000	10.3%	3	29	4.6%	6	129
829374	FIRSTAR BANK MILWAUKEE PO BOX 532 6TH FLOOR, STUDENT LOANS MILWAUKEE WI 532010000	10.2%	327	3,191	14.6%	292	1,994
812012	STATE BANK OF LA CROSSE 401 MAIN STREET LA CROSSE WI 546020000	10.0%	12	120	45.4%	5	11
818135	M&I BANK OF MAYVILLE PO BOX 7, 209 HORICON STREET MAYVILLE WI 530500000	10.0%	4	40	13.3%	4	30
811855	M&I CITIZENS AMERICAN BANK 900 E MAIN ST MERRILL WI 544520000	9.7%	4	41	40.0%	4	10
802844	FIRSTAR BANK ILLINOIS 777 EAST WISCONSIN AVENUE MILWAUKEE WI 532010000	9.4%	21	222	1.9%	5	253
818612	SECURITY BANK S.S.B. 184 WEST WISCONSIN AVE MILWAUKEE WI 532013082	9.4%	24	255	45.2%	19	42
831412	M&I WAUWATOSA STATE BANK 770 NORTH WATER STREET MILWAUKEE WI 532020000	9.4%	9	95	10.6%	8	75

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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818607	PIONEER NATIONAL BANK OF LADYSMITH 200 W MINER AVENUE PO BOX 169 LADYSMITH WI 548480000	9.3%	3	32	50.0%	3	6
818869	BANK OF ELMWOOD 2704 LATHROP AVENUE, PO BOX 081160 RACINE WI 534080000	9.3%	6	64	9.5%	6	63
829155	MARATHON SAVINGS BANK 500 SCOTT ST P O BOX 1666 WAUSAU WI 544021666	9.3%	3	32	.0%	0	1
811903	FIRST BANK & TRUST 200 MAIN STREET MENOMONIE WI 547510000	9.2%	7	76	28.5%	2	7
818179	ASSOCIATED BANK NORTH PO BOX 510, 400 S CHESTNUT AVENUE MARSHFIELD WI 544490510	9.2%	6	65	6.0%	6	99
821866	ADVANTAGE BANK, FSB 5935 7TH AVENUE ATTN: LEN BROWNE KENOSHA WI 531400000	9.2%	11	119	9.2%	11	119
812033	TRI CITY NATIONAL BANK/OAK CREEK 6400 SOUTH 27TH ST OAK CREEK WI 531540000	9.0%	4	44	.0%	0	1
820129	M&I BANK OF LACROSSE 1145 MAIN STREET P O BOX 9 ONALASKA WI 546500000	8.9%	5	56	11.5%	6	52
811923	FIRST NATIONAL BANK - KENOSHA 5522 SIXTH AVE KENOSHA WI 531400000	8.8%	9	102			
813854	STATE FINANCIAL BANK PO BOX 467 HALES CORNERS WI 531300467	8.8%	4	45	8.8%	4	45
829222	CITIZENS COMMUNITY CREDIT UNION 3744 SPOONER AVENUE, P.O. BOX 218 ALTOONA WI 547200000	8.8%	6	68	25.0%	3	12
811868	M&I COMMUNITY STATE BANK PO BOX 1188 EAU CLAIRE WI 547021188	8.5%	17	200	9.8%	15	153
819426	M&I MID-STATE BANK, NA BOX 70, 209 FRONT STREET COLOMA WI 549300000	8.5%	4	47			
830108	TRI CITY NATIONAL BANK OF WEST ALLI 10909 WEST GREENFIELD AVENUE WEST ALLIS WI 532140000	8.3%	3	36	.0%	0	1
831788	BARABOO FEDERAL SAVINGS & LOAN P O BOX 450 BARABOO WI 539130450	8.2%	6	73	37.5%	3	8
811897	FIRST CITIZENS STATE BANK 207 WEST MAIN STREET, BOX 177 WHITEWATER WI 531900000	8.1%	5	61	45.4%	5	11

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818609	PORT WASHINGTON STATE BANK PO BOX 176, 206 NORTH FRANKLIN PORT WASHINGTON WI 530740000	8.1%	4	49			
811934	M&I SOUTH SHORE BANK 770 NORTH WATER STREET - NW10 MILWAUKEE WI 532010000	8.0%	4	50	9.3%	4	43
811892	M & I FIRST AMERICAN NATIONAL BANK P O BOX 8008 500 THIRD ST WAUSAU WI 544020000	7.9%	188	2,366	17.0%	121	711
830492	FIRST FEDERAL, SAVINGS BANK PO BOX 1868 605 STATE ST LACROSSE WI 546020000	7.8%	190	2,406	7.8%	190	2,416
822351	M&I BANK SSB 770 NORTH WATER ST MILWAUKEE WI 532010000	7.7%	13	168	10.4%	13	124
813853	FIRST NATIONAL BANK OF HUDSON PO BOX 187 307 SECOND ST HUDSON WI 540160000	7.5%	4	53	7.5%	4	53
827954	GUARANTY BANK, S.S.B. 4000 WEST BROWN DEER ROAD MILWAUKEE WI 532091221	7.5%	4	53	7.5%	4	53
812031	M&I BANK OF ASHLAND 100 EAST SECOND STREET, BOX 676 ASHLAND WI 548060000	7.4%	8	108	10.3%	8	77
831217	M&I BANK OF SHAWANO PO BOX 496 SHAWANO WI 541660000	7.4%	4	54	8.6%	4	46
818615	M&I MID-STATE BANK 1245 MAIN STREET, P.O. BOX 8 STEVENS POINT WI 544810000	7.3%	13	178	7.5%	16	211
801945	CENTRAL BANK OF DENVER 201 W WISCONSIN AVE 470-1 %FBM MILWAUKEE WI 532590000	7.2%	34	472	.0%	0	9
818658	UNITED BANK PO BOX 10, 113 SOUTH CHARLES STREET OSSEO WI 547580000	7.1%	3	42			
829490	AMERICAN EQUITY BANK SSB 640 DIVISION STREET, P.O. BOX 148 STEVENS POINT WI 544810000	7.1%	17	239	29.4%	5	17
811924	M&I BANK PO BOX 1029 1425 TOWER AVE SUPERIOR WI 548800000	7.0%	14	200	8.9%	14	156
819253	SUPERIOR COMMUNITY CREDIT UNION PO BOX 127 SUPERIOR WI 548800000	7.0%	18	254	7.0%	18	254
827712	NORTH LAND BANK OF WI SSB 221 4TH AVE WEST ASHLAND WI 548060000	7.0%	4	57			

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
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819739	M&I BANK OF SOUTHERN WISCONSIN PO BOX 8998 (SP 131-431) MADISON WI 537088998	6.9%	29	420	9.1%	49	536
831258	CITIZENSFIRST CREDIT UNION P.O. BOX 3046, 250 NORTH SAWYER ST OSHKOSH WI 549030000	6.9%	10	143	9.3%	3	32
819480	EDUCATORS CREDIT UNION PO BOX 081040 RACINE WI 534081040	6.8%	19	278	6.8%	19	276
820065	THE PARK BANK 2401 SOUTH PARK STREET MADISON WI 537130000	6.8%	4	58	.0%	0	4
812041	WAUKESHA STATE BANK PO BOX 648, 100 BANK STREET WAUKESHA WI 531870648	6.7%	15	223	37.5%	9	24
817292	BANK ONE, OSHKOSH N A 300 N MAIN ST P O BOX 680 OSHKOSH WI 549020000	6.7%	5	74			
831156	LACROSSE TEACHERS CREDIT UNION 1848 EAST MAIN ST. PO BOX 309 ONALASKA WI 546500000	6.6%	2	30	.0%	0	2
826910	COMMUNITY FIRST CREDIT UNION P.O. BOX 659 NEENAH WI 549560000	6.5%	12	184	6.6%	12	181
818394	FARMERS STATE BANK P.O. BOX 405, 726 WATER AVENUE HILLSBORO WI 546340000	6.4%	2	31	.0%	0	1
818870	COMMUNITY STATE BANK 1500 MAIN ST, PO BOX 66 UNION GROVE WI 531821718	6.4%	2	31	.0%	0	6
823699	FIRST FINANCIAL BANK, FSB 1305 MAIN STREET STEVENS POINT WI 544819886	6.4%	135	2,083	5.4%	202	3,709
824833	FIRSTAR BANK OF MINNESOTA PO BOX 532 6TH FL/ STUDENT LOANS MILWAUKEE WI 532010000	6.4%	20	312	9.8%	19	192
827104	EQUITABLE BANK, SSB 2675 NORTH MAYFAIR ROAD WAUWATOSA WI 532130915	6.4%	5	78	33.3%	3	9
811957	NATIONAL BANK OF COMMERCE IN SUPERI 1127 TOWER AVENUE SUPERIOR WI 548800000	6.3%	5	79	.0%	0	3
804265	FIRSTAR BANK ATTN: SUE HORBINSKI 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000	6.2%	49	787	.0%	0	170
811955	MOUND CITY BANK 25 E PINE STREET PLATTEVILLE WI 538180000	6.2%	2	32			

DRQRS.25
FY 1995
REPORT DATE - 10/22/97

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

ID	Name	ORIGINATING LENDERS			CURRENT HOLDERS		
		Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
829750	WEST ALLIS SAVINGS BANK 7401 WEST GREENFIELD AVENUE WEST ALLIS WI 532140000	6.2%	3	48	25.0%	3	12
830864	M&I BANK FOX VALLEY P O BOX 239 APPLETON WI 549120000	6.2%	15	240	7.3%	10	136
812755	M&I COMMUNITY STATE BANK 4106 HIGHWAY 93 EAU CLAIRE WI 547010000	6.1%	7	114	8.0%	7	87
823011	ANCHORBANK, S.S.B. 25 WEST MAIN ST P O BOX 7933 MADISON WI 537030000	6.0%	44	725	5.8%	50	851
831093	M&I BANK 4106 HIGHWAY 93 EAU CLAIRE WI 547010000	6.0%	28	461	7.1%	28	391
811950	M&I BANK OF JANESVILLE PO BOX 5000 JANESVILLE WI 535475000	5.9%	7	118	5.2%	4	76
818659	CUNA CREDIT UNION 1799 THIERER ROAD MADISON WI 537040000	5.8%	7	119	38.4%	5	13
831413	PARKER COMMUNITY CREDIT UNION PO BOX 937, 2652 NORTH LEXINGTON DR JANESVILLE WI 535470000	5.8%	2	34	5.8%	2	34
818494	M & I FIRST NATIONAL BANK 770 NORTH WATER STREET MILWAUKEE WI 532020000	5.7%	4	70	8.3%	4	48
821125	NORTH SHORE BANK FSB 15700 W BLUEMOUND RD BROOKFIELD WI 530050000	5.7%	8	138	.0%	0	4
831094	M&I BANK OF OSHKOSH P O BOX 948, 50 PEARL AVENUE OSKOSH WI 549020000	5.7%	6	105	.0%	0	4
831102	M&I BANK NORTHEAST 310 WEST WALNUT P O BOX 2427 GREEN BAY WI 543062427	5.7%	17	297	8.0%	15	186
811910	FIRSTAR BANK RICE LAKE, N.A. 138 NORTH MAIN STREET RICE LAKE WI 548680000	5.6%	6	106	27.2%	3	11
818611	UNIVERSITY OF WISCONSIN CREDIT UNIO 3500 UNIVERSITY AVE, PO BOX 5924 MADISON WI 537050924	5.6%	95	1,685	12.4%	51	410
823618	STATE FINANCIAL BANK 2650 NORTH DOWNER AVENUE MILWAUKEE WI 532110000	5.6%	5	89	5.6%	5	88
824518	HERITAGE BANK AND TRUST CALLER NO. 2012 4001 NORTH MAIN ST RACINE WI 534010000	5.6%	12	211	30.0%	3	10

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831459	WESTCONSIN CREDIT UNION 444 BROADWAY P O BOX 160 MENOMONIE WI 547510000	5.6%	11	196	5.1%	10	194
822475	PEOPLES STATE BANK PO BOX 1686 WAUSAU WI 544021686	5.5%	3	54	5.5%	3	54
812028	FARMERS & MERCHANTS BANK OF JEFFERS 106 S MAIN JEFFERSON WI 535490000	5.4%	2	37	5.5%	2	36
818398	THE BANK OF KAUKAUNA PO BOX 320 KAUKAUNA WI 541300320	5.4%	4	74	5.0%	4	80
828338	FORT COMMUNITY CREDIT UNION 800 MADISON AVENUE PO BOX 160 FT ATKINSON WI 535380000	5.4%	2	37	5.4%	2	37
829154	BLACKHAWK STATE BANK 400 BROAD STREET, P.O. BOX 719 BELOIT WI 535110000	5.4%	2	37			
818403	M&I BANK MADISON PO BOX 8915 MADISON WI 537088915	5.2%	22	417	.0%	0	7
828478	FIRST FINANCIAL BANK, FSB 1305 MAIN STREET STEVENS POINT WI 544819886	5.2%	89	1,688	11.7%	47	401
806483	FIRSTAR BANK-LOAN SERVICING PO BOX 2888 OSHKOSH WI 549030000	5.1%	2	39	.0%	0	14
819129	MUTUAL SAVINGS BK OF WISCONSIN S.A. 4949 W BROWN DEER RD PO BOX 23988 MILWAUKEE WI 532230988	5.1%	13	253	5.5%	8	143
828426	FIRSTAR BANK ATTN: SUE HORBINSKI 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000	5.1%	7	135	.0%	0	50
831171	CO-OP CREDIT UNION PO BOX 157, 125 FILLMORE STREET BLACK RIVER FALLS WI 546150000	5.1%	2	39	5.1%	2	39
818436	FIRSTAR BANK FOND DU LAC, N.A. P.O. BOX 30 FOND DU LAC WI 549360030	5.0%	9	177	.0%	0	7
831071	BANK WISCONSIN P O BOX 68 1225 FOND DU LAC AVENUE KEWASKUM WI 530400000	4.9%	3	61	4.6%	3	64
823827	HEARTLAND CREDIT UNION 555 W WASHINGTON AVE MADISON WI 537070000	4.8%	4	82	14.2%	1	7
811930	FIRSTAR BANK EAU CLAIRE, N.A. 131 S. BARSTOW STREET EAU CLAIRE WI 547020000	4.7%	12	253	.0%	0	3

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
811959	NATIONAL EXCHANGE BANK AND TRUST 130 SOUTH MAIN ST P O BOX 988 FOND DU LAC WI 549350000	4.7%	5	106	4.5%	6	131
822897	WESTBY CO-OP CREDIT UNION 200 N MAIN ST WESTBY WI 546670000	4.7%	2	42	2.5%	1	39
816097	FIRSTAR BANK MANITOWOC PO BOX 1210 MANITOWOC WI 542211210	4.6%	6	128	18.1%	2	11
827623	BANTA CREDIT UNION OF MENASHA 849 WARSAW ST P O BOX 635 MENASHA WI 549520635	4.5%	4	88	13.3%	4	30
818185	ASSOCIATED BANK MILWAUKEE 515 WEST WELLS STREET, PO BOX 522 MILWAUKEE WI 532010522	4.4%	8	178	4.5%	8	175
819909	M & I CENTRAL BANK & TRUST PO BOX 650 MARSHFIELD WI 544490650	4.4%	4	89	5.6%	5	89
826799	FIRSTAR BANK OF ILLINOIS (MD) 777 EAST WISCONSIN AVENUE MILWAUKEE WI 532010000	4.4%	2	45	.0%	0	4
820907	FIRST FINANCIAL-PORT SAVINGS BANK 222 NORTH WISCONSIN STREET PORT WASHINGTON WI 530740000	4.3%	3	69	.0%	0	1
811972	NORTHERN STATE BANK PO BOX 617 321 WEST MAIN ST ASHLAND WI 548060000	4.2%	2	47	4.2%	2	47
811974	NORTHWESTERN BANK PO BOX 49 CHIPPEWA FALLS WI 547290000	4.2%	2	47	5.0%	1	20
831099	M&I BANK SOUTHWEST . 615 WATER STREET SAUK CITY WI 535830000	4.2%	3	70	5.2%	6	114
831824	ELAN FINANCIAL SERVICES PO BOX 532 6TH FL, STUDENT LOANS MILWAUKEE WI 532010000	4.2%	20	470	8.1%	20	246
819738	BANK ONE, ELKHORN NA P O BOX 560 ELKHORN WI 531210000	4.1%	2	48			
823619	ANTIGO CO-OP CREDIT UNION P O BOX 107 ANTIGO WI 544090107	4.1%	2	48	.0%	0	2
823678	COMMONWEALTH CREDIT UNION PO BOX 870 SUN PRAIRIE WI 535900008	4.1%	2	48			
818208	FIRST AMERICAN BANK WISCONSIN PO BOX 10, 605 SECOND STREET MENOMONIE WI 547510000	4.0%	2	49	4.0%	2	49

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ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
819095	M & I LANCASTER STATE BANK 237 W MAPLE ST P O BOX 350 LANCASTER WI 538130000	4.0%	2	49	.0%	0	4
828268	PRIME FEDERAL BANK, FSB PO BOX 150 330 N BROADWAY DE PERE WI 541150000	4.0%	3	74	.0%	0	1
829414	HARBOR CREDIT UNION - GREEN BAY PO BOX 1292, 800 WEIS STREET GREEN BAY WI 543050000	4.0%	2	50	25.0%	1	4
831476	BLACKHAWK CREDIT UNION PO BOX 1366 2704 EAST MILWAUKEE ST JANESVILLE WI 535471366	4.0%	5	124	4.0%	5	123
811921	FIRSTAR BANK OSHKOSH PO BOX 2448, 111 NORTH MAIN STREET OSHKOSH WI 549030000	3.9%	5	126			
828366	COMMUNITY CREDIT UNION P O BOX 39 2025 SOUTH AVE LACROSSE WI 546010000	3.9%	2	51	2.2%	1	45
811938	ASSOCIATED BANK GREEN BAY NATIONAL P.O. BOX 19006 GREEN BAY WI 543079006	3.6%	14	382	3.6%	14	382
811948	ASSOCIATED BANK LAKESHORE, NA P. O.BOX 1205 1000 FRANKLIN ST MANITOWOC WI 542211205	3.6%	6	163	3.4%	6	176
822903	M&I BANK SOUTH CENTRAL PO BOX 143, 130 W. MAIN STREET JUNEAU WI 530390000	3.6%	3	83	4.4%	3	68
827145	ST. FRANCIS BANK, F.S.B. 2360 N 124TH STREET WAUWATOSA WI 532060000	3.6%	7	193	2.9%	4	136
828762	OSHKOSH SAVINGS BANK, ATTN D LAPPEN PO BOX 80, 420 S KOELLER STREET OSHKOSH WI 549020080	3.6%	4	111	21.4%	3	14
829732	M & I BANK OF MENOMONEE FALLS 770 NORTH WATER STREET - NW10 MILWAUKEE WI 532010000	3.6%	2	55	4.0%	2	50
830961	M&I CENTRAL STATE BANK 50 PEARL AVENUE, PO BOX 948 OSHKOSH WI 549020000	3.5%	4	112	5.8%	11	188
811908	FIRST NATIONAL BANK OF BALDWIN PO BOX 145, 990 MAIN STREET BALDWIN WI 540020000	3.3%	1	30	.0%	0	2
818504	M&M LOAN SERVICES 2266 SOUTH 13 STREET MILWAUKEE WI 532150000	3.3%	2	60	.0%	0	1
827885	APPLETREE CREDIT UNION 10840 W ROGERS ST WEST ALLIS WI 532270000	3.3%	1	30	3.4%	1	29

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		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
829643	M&I BANK MILWAUKEE 770 NORTH WATER STREET MILWAUKEE WI 532020000	3.3%	4	118	22.2%	2	9
831092	VALLEY BANK SOUTHEAST 770 NORTH WATER STREET MILWAUKEE WI 532020000	3.3%	1	30	.0%	0	3
818443	NEKOOSA PORT EDWARDS STATE BANK PO BOX 9 NEKOOSA WI 544570000	3.1%	1	32			
823617	NORTH SHORE BANK, F.S.B. 15700 W. BLUE MOUND RD BROOKFIELD WI 530050000	3.1%	10	316	.0%	0	3
823808	FIRST NORTHERN SAVINGS BANK PO BOX 23100 GREEN BAY WI 543053100	3.1%	8	257	.0%	0	22
827656	LANDMARK CREDIT UNION 2400 N GRANDVIEW BLVD, PO BOX 178 WAUKESHA WI 531870000	3.1%	3	96	8.3%	3	36
831471	PIONEER CREDIT UNION-GREEN BAY PO BOX 2526 GREEN BAY WI 543060000	3.1%	1	32	3.2%	1	31
811912	FIRST NATIONAL BANK BOX 100, 102 NORTH WASHINGTON ST CROIX FALLS WI 540240000	3.0%	1	33			
812001	SHELL LAKE STATE BANK BOX 130 SHELL LAKE WI 548710000	3.0%	1	33	.0%	0	4
827731	FIRST BANK UNIVERSITY OFFICE 201 WEST WISCONSIN AVE. 470-1 MILWAUKEE WI 532030000	3.0%	1	33			
829067	PIONEER CREDIT UNION GREEN BAY P O BOX 2526 2004 GROSS STREET GREEN BAY WI 543060000	3.0%	2	65	3.0%	2	65
811841	BAYLAKE BANK PO BOX 9, STUDENT LOAN DEPT. STURGEON BAY WI 542350009	2.9%	2	68	25.0%	1	4
811902	FIRST NATIONAL BANK IN MANITOWOC P O BOX 10 MANITOWOC WI 542210010	2.9%	1	34			
811997	REEDSBURG BANK PO BOX 90 201 MAIN STREET REEDSBURG WI 539590000	2.9%	1	34	.0%	0	1
828714	FIRST AMERICAN CREDIT UNION PO BOX 878, 1982 CRANSTON ROAD BELOIT WI 532120878	2.9%	1	34	33.3%	1	3
831265	NORWEST WI, N.A. 1819 UNIVERSITY AVE. GREEN BAY WI 543020000	2.9%	1	34	.0%	0	4

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811914	FIRST NATIONAL BANK P.O.BOX 269 WAUPACA WI 549810000	2.8%	1	35			
812019	THE STATE BANK OF VIROQUA PO BOX 351 VIROQUA WI 546650351	2.8%	1	35	.0%	0	3
818129	M&I BANK P O BOX 28015 GREEN BAY WI 543040000	2.8%	1	35	.0%	0	2
819256	FOX COMMUNITIES CREDIT UNION 610 E WISCONSIN AVE APPLETON WI 549110000	2.7%	1	37	3.0%	1	33
819916	BANK ONE, FOND DU LAC PO BOX 339 114 N FOND DU LAC AVE CAMPBELLSPORT WI 530100339	2.7%	1	36			
819252	FIRSTAR BANK MILWAUKEE, TOM JOEHNK P.O. BOX 532, 5TH FLR STUDENT LOANS MILWAUKEE WI 532010000	2.6%	1	38			
811880	ASSOCIATED BANK REEDSBURG 170 MAIN STREET PO BOX 439 REEDSBURG WI 539590000	2.5%	1	39	2.5%	1	39
818605	IXONIA STATE BANK W1195 MARIETTA AVE. IXONIA WI 530360000	2.5%	1	40	.0%	0	2
818613	CAPITAL CREDIT UNION 1010 PROSPECT STREET KIMBERLY WI 541360000	2.5%	2	78	2.5%	2	78
821375	TRANE FEDERAL CREDIT UNION PO BOX 443 LA CROSSE WI 546020443	2.5%	4	157	2.5%	4	157
811927	FIRST STATE BANK 113 N WATER ST P O BOX 268 NEW LONDON WI 549610000	2.4%	1	41			
811817	AMERICAN NATIONAL BANK OF BEAVER DA PO BOX 438, 115 FRONT STREET BEAVER DAM WI 539160438	2.3%	1	43	.0%	0	4
811911	FIRST NATL BANK OF RIVER FALLS 104 E. LOCUST STREET PO BOX 166 RIVER FALLS WI 540220000	2.3%	2	85	2.4%	2	83
818085	JACKSON COUNTY BANK P O BOX 490 BLACK RIVER FALLS WI 546150000	2.3%	1	43	2.3%	1	42
828715	LA-TEC CREDIT UNION 2017 MAIN STREET NEW HOLSTEIN WI 530610000	2.3%	1	42	2.3%	1	42
830963	M & I MERCHANTS BANK P O BOX 280 RHINELANDER WI 545010280	2.3%	1	43	2.7%	1	36

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819915	ASSOCIATED BANK MADISON 1720 MONROE ST P O BOX 2016 MADISON WI 537010000	2.2%	1	45	.0%	0	2
826104	OZAUKEE BANK P.O. BOX 3 CEDARBURG WI 530120000	2.2%	2	90	.0%	0	9
811834	M & I BANK OF MADISON PO BOX 830, 1 WEST MAIN STREET MADISON WI 537010000	2.1%	1	46			
831157	AAL MEMBER CREDIT UNION 222 WEST COLLEGE AVENUE APPLETON WI 549190010	2.1%	5	229	.0%	0	8
811906	ASSOCIATED BANK, NA 100 W WISCONSIN AVE P O BOX 408 NEENAH WI 549570000	2.0%	2	97	5.8%	10	171
818505	BANK OF PRAIRIE DU SAC PO BOX 130 PRAIRIE DU SAC WI 535780000	2.0%	1	49	2.0%	1	49
826895	KOHLER CREDIT UNION 850 WOODLAKE ROAD KOHLER WI 530440000	2.0%	2	100	1.9%	2	101
829246	SHORELINE CREDIT UNION 3131 MISHICOT ROAD TWO RIVERS WI 542410000	1.7%	1	58	.0%	0	2
811965	NORWEST BANK WISCONSIN 636 WISCONSIN AVE PO BOX 171 SHEBOYGAN WI 530810171	1.5%	1	66	.0%	0	31
823459	ROYAL CREDIT UNION 1049 W. CLAIREMONT AVE. EAU CLAIRE WI 547010000	1.5%	8	533	1.3%	7	529
828560	WEST BEND SAVINGS AND LOAN PO BOX 437 WEST BEND WI 530950000	1.5%	1	66	.0%	0	2
811907	BANK ONE, APPLETON, NA PO BOX 1859 APPLETON WI 549110000	1.4%	1	69			
812051	FIRSTAR BANK OF GREEN BAY P O BOX 23089 425 PINE ST GREEN BAY WI 543050000	1.4%	1	68	.0%	0	1
823761	BULLS EYE CREDIT UNION PO BOX 1087 WISCONSIN RAPIDS WI 544951087	1.4%	1	70	.0%	0	1
831877	M&I GREATER MILWAUKEE BANK 770 NORTH WATER STREET MILWAUKEE WI 532020000	1.4%	1	68	2.1%	1	47
829441	MARINE CREDIT UNION 661 W PIONEER RD FOND DU LAC WI 549350000	.9%	1	102	.0%	0	9

DRQRS.25
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REPORT DATE - 10/22/97

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811844	BARABOO NATIONAL BANK 101 THIRD AVE BARABOO WI 539130000	.0%	0	60	.0%	0	1
811853	FIRST BANKING CENTER INC. 400 MILWAUKEE AVE, P O BOX 483 BURLINGTON WI 531050000	.0%	0	38	.0%	0	1
811958	NATIONAL BANK OF WAUPUN PO BOX 151 WAUPUN WI 539630000	.0%	0	33	.0%	0	33
817321	BANK OF MAUSTON PO BOX 226, 103 DIVISION STREET MAUSTON WI 539490000	.0%	0	32	.0%	0	1
818089	DENMARK STATE BANK PO BOX 130, LYNNETTE DUCKETT DENMARK WI 542089989	.0%	0	56	.0%	0	2
818128	OOSTBURG STATE BANK 905 CENTER AVE OOSTBURG WI 530700000	.0%	0	32	.0%	0	31
818780	MID-WISCONSON BANK P O BOX 377 COLBY WI 544210000	.0%	0	30	.0%	0	1
819105	CITIZENS BANK OF MUKWONAGO PO BOX 223, 301 NORTH ROCHESTER ST MUKWONAGO WI 531490223	.0%	0	48	.0%	0	4
820094	ASSOCIATED BANK OF PORTAGE P O BOX 430 PORTAGE WI 539010430	.0%	0	48			
820131	BANK ONE, WEST BEND 801 W WASHINGTON ST P O BOX 557 WEST BEND WI 530950000	.0%	0	68			
822547	FIRST FEDERAL SAVINGS BANK 605 STATE ST., P.O. BOX 1868 LACROSSE WI 546020000	.0%	0	60	.0%	0	7
822920	NORTH SHORE BANK FSB 2215 SOUTH ONEIDA ST P O BOX 10328 GREEN BAY WI 543070328	.0%	0	41			
825446	KAUKAUNA CREDIT UNION PO BOX 260 KAUKAUNA WI 541300260	.0%	0	45	.0%	0	45
826001	WALWORTH STATE BANK PO BOX 66 WALWORTH WI 531840000	.0%	0	32	.0%	0	31
826584	CENTRAL CITY CREDIT UNION PO BOX 790 MARSHFIELD WI 544490790	.0%	0	53	.0%	0	49
828580	GREAT MIDWEST BANK, S.S.B. 15900 W. BLUEMOUND ROAD BROOKFIELD WI 530050000	.0%	0	46	.0%	0	46

DRQRS.25
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829088	N.E.W. CREDIT UNION PO BOX 98, 301 JACKSON OCONTO FALLS WI 541540000	.0%	0	35	.0%	0	30
830236	STUDENT LENDING SERVICE PO BOX 1868 LACROSSE WI 546010000	.0%	0	84			
831097	ASSOCIATED BANK NORTH P O BOX 677, 8 WEST DAVENPORT ST RHINELANDER WI 545010000	.0%	0	35	.0%	0	1
831109	M&I BANK SOUTH CENTRAL 130 W MAIN STREET PO BOX 143 JUNEAU WI 530390143	.0%	0	77	.0%	0	31
831251	M&I MID-STATE BANK, NA 124 NORTH COURT STREET SPARTA WI 546560000	.0%	0	42	.0%	0	1
831337	BANK ONE WISCONSIN STUDENT LOAN SVC 524 GENESEE ST, BOX 40 LISA ALBERS DELAFIELD WI 530180000	.0%	0	54			

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--WEST VIRGINIA--							
819553	ONE VALLEY BANK, N.A. PO BOX 1793, 501 TENNESSEE AVE CHARLESTON WV 253261793	17.2%	50	290	46.3%	120	259
820177	BANK ONE, WHEELING, STUEBENVILLE 1114 MARKET ST WHEELING WV 260030000	16.9%	23	136	18.1%	23	127
811558	FIRST COMMUNITY BANK, INC 1001 MERCER STREET PRINCETON WV 247403027	15.6%	5	32	16.1%	5	31
811568	TRADERS BANK PO BOX 1009 SPENCER WV 252760000	14.5%	8	55	14.8%	8	54
827385	UNITED NATIONAL BANK 109 THREE SPRINGS DR WEIRTON WV 260620000	13.7%	16	116	10.5%	9	85
811575	UNITED NATIONAL BANK PO BOX DRAWER 470 WESTON WV 264520470	13.2%	9	68	15.2%	7	46
819276	BANK OF RALEIGH ONE PARK AVENUE, DRAWER D BECKLEY WV 258022803	13.2%	38	287	4.8%	2	41
811519	FARMERS & MERCHANTS BANK OF KEYSER P O BOX 789 KEYSER WV 267260000	12.2%	59	480	.0%	0	25
817326	HANCOCK COUNTY SAVINGS BANK, F.S.B. P O BOX 245 CHESTER WV 260340000	11.7%	18	153	.0%	0	19
831158	ONE VALLEY BANK NA PO BOX 1793 CHARLESTON WV 253261793	10.8%	303	2,804	2.0%	13	644
816555	HUNTINGTON FEDERAL SAVINGS BANK P O BOX 239 HUNTINGTON WV 257070000	10.7%	11	102	.0%	0	7
827395	ONE VALLEY BANK/ATLANTIC P O BOX 1793 CHARLESTON WV 253260000	10.5%	133	1,255	24.1%	100	414
831504	ATLANTIC FINANCIAL FEDERAL-WV 1 PIEDMONT RD CHARLESTON WV 253010000	10.3%	33	319	.0%	0	66
811546	AMERICAN TRUST BANK OF WEST VIRGINI PO BOX 878 KEYSER WV 267260878	10.2%	4	39	.0%	0	1
822170	WHEELING NATIONAL BANK 1145 MARKET STREET WHEELING WV 260030000	9.9%	13	131	5.7%	4	70
818413	1ST W VA BANK N A WARWOOD 1701 WARWOOD AVE WHEELING WV 260030000	9.3%	4	43	.0%	0	1

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
817899	FIRST BANK OF CEREDO/UNITED NAT'L B PO BOX 607, 555 C ST CEREDO WV 255070607	8.5%	10	117	.0%	0	21
824819	BANK ONE, W.V., PHILIPPI, N.A. PO BOX 340 % R CHANNEL PHILIPPI WV 264160000	8.3%	3	36	.0%	0	2
817328	UNITED NATIONAL BANK PO BOX 393 CHARLESTON WV 253920393	7.6%	4	52	.0%	0	4
827475	MERCANTILE BANKING & TRUST COMPANY 5TH & JEFFERSON AVE MOUNDSVILLE WV 260410953	7.6%	5	65	8.6%	4	46
811527	HUNTINGTON NATIONAL BANK OF WEST VA PO BOX 853 MORGANTOWN WV 265070853	6.8%	28	407	.0%	0	82
830079	COMMUNITY BANK & TRUST - FAIRMONT 201 HIGH STREET MORGANTOWN WV 550636447	6.8%	10	145	.0%	0	13
831037	ONE VALLEY BANK NA PO BOX 1796 CHARLESTON WV 253260000	6.6%	5	75	.0%	0	2
817325	CITIZENS NATIONAL BANK PO BOX 1519 213 3RD ST ELKINS WV 262410000	6.5%	4	61	.0%	0	8
821522	COMMUNITY BANK PO BOX 988 PARKERSBURG WV 261020988	6.4%	30	462	3.4%	10	287
823099	WESBANCO WHEELING ONE BANK PLAZA WHEELING WV 260030000	6.3%	15	237	.0%	0	22
811570	FED ONE SAVINGS BANK F.S.B. 12TH & MAIN STREET WHEELING WV 260030000	6.1%	13	213	.0%	0	11
817696	STEEL WORKS COMMUNITY FEDERAL CREDI PO BOX 762 COVE WEIRTON WV 260620000	5.7%	4	70	5.7%	4	70
811536	JEFFERSON SECURITY BANK PO BOX 35 SHEPHERDSTOWN WV 254430035	5.1%	2	39	.0%	0	9
811517	HUNTINGTON NATIONAL BANK P O BOX 2139 FAIRMONT WV 265552139	3.9%	3	76	25.0%	2	8
831018	UNITED NATIONAL BANK PO BOX 393 CHARLESTON WV 253920393	3.9%	2	51	22.2%	6	27
824309	CITY NATIONAL BANK OF CHARLESTON 308 GOFF MOUNTAIN ROAD CROSS LANES WV 253130000	3.5%	2	57	3.6%	2	55

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
821521	DAVIS TRUST COMPANY P O BOX 1429 ELKINS WV 262411429	.0%	0	52	.0%	0	51

Office of Postsecondary Education
FY 1995 Cohort Default Rate for Originating Lenders/Holders
For Lenders/Holders with 30 or More Borrowers in Repayment

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
	--WYOMING--						
816105	KEY BANK-COLORADO 1800 CAREY AVENUE P O BOX 1087 CHEYENNE WY 820031087	21.0%	87	413	9.5%	2	21
812068	CENTRAL BANK & TRUST PO BOX 70 LANDER WY 825200000	13.9%	227	1,632	.0%	0	323
812056	KEY BANK OF WYOMING - CHEYENNE 1800 CAREY AVENUE P O BOX 1087 CHEYENNE WY 820031087	10.1%	125	1,226	.0%	0	154
832017	BANK OF LARAMIE PO BOX 1027 LARAMIE WY 820700000	10.1%	6	59	.0%	0	16
827283	WYOMING STUDENT LOAN CORPORATION PO BOX 209 CHEYENNE WY 820030209	8.6%	57	662	11.4%	311	2,728
829216	EQUALITY STATE BANK P O BOX 1710 19TH & PIONEER AVE CHEYENNE WY 820031710	7.8%	7	89	4.0%	1	25
829289	FIRST NATIONAL BANK OF WYOMING PO BOX 490 LARAMIE WY 820700000	7.1%	14	197	.0%	0	11
821771	TRI-COUNTY FEDERAL SAVINGS & LOAN A PO BOX 1057 TORRINGTON WY 822400000	6.6%	3	45	.0%	0	9
822639	FIRST INTERSTATE BANK OF COMMERCE PO BOX 3004 GILLETTE WY 827173004	5.4%	3	55	.0%	0	12
831192	LARAMIE PLAINS FEDERAL CREDIT UNION 352 NORTH 4TH LARAMIE WY 820703198	5.1%	4	77	.0%	0	11
812734	WARREN FEDERAL CREDIT UNION PO BOX 3200 CHEYENNE WY 820033200	2.9%	2	68	.0%	0	26
817800	ROCKY MOUNTAIN BANK, FSB PO BOX 627 ATTN THERESA SPARACELLO CHEYENNE WY 820030627	2.9%	4	136	.0%	0	21
818123	WY HY FEDERAL CREDIT UNION PO BOX 20050 CHEYENNE WY 820030000	2.5%	1	39	.0%	0	13
827574	FIRST INTERSTATE BANK OF LARAMIE, N PO BOX 1307 LARAMIE WY 820700000	1.3%	1	75	.0%	0	5
819585	WYOMING EMPLOYEES FEDERAL CREDIT UN PO BOX 548 CHEYENNE WY 820030548	.0%	0	38	.0%	0	31
830355	STATE OF WYOMING, STATE TREASURER STATE CAPITOL CHEYENNE WY 820020000				.3%	1	302

		ORIGINATING LENDERS			CURRENT HOLDERS		
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
831535	WYOMING STUDENT LOAN CORP GEN FUND PO BOX 209 1920 THOMES CHEYENNE WY 820030209	.0%	0	1	13.0%	11	84

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LENDER DATA -- SUM OF NUMERATORS        202741
LENDER DATA -- SUM OF DENOMINATORS     1963874

HOLDER DATA -- SUM OF NUMERATORS        205220
HOLDER DATA -- SUM OF DENOMINATORS     2032494
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